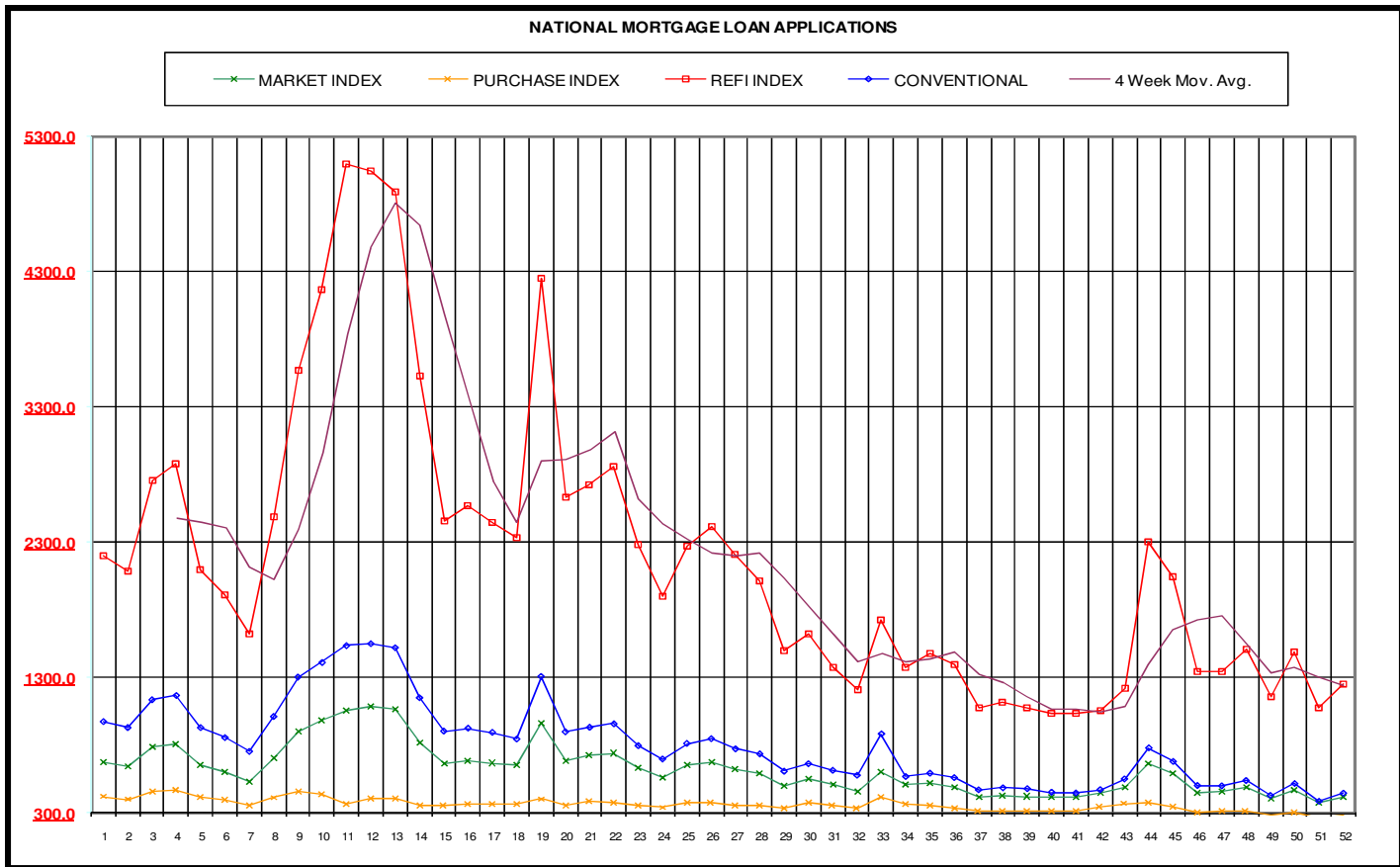
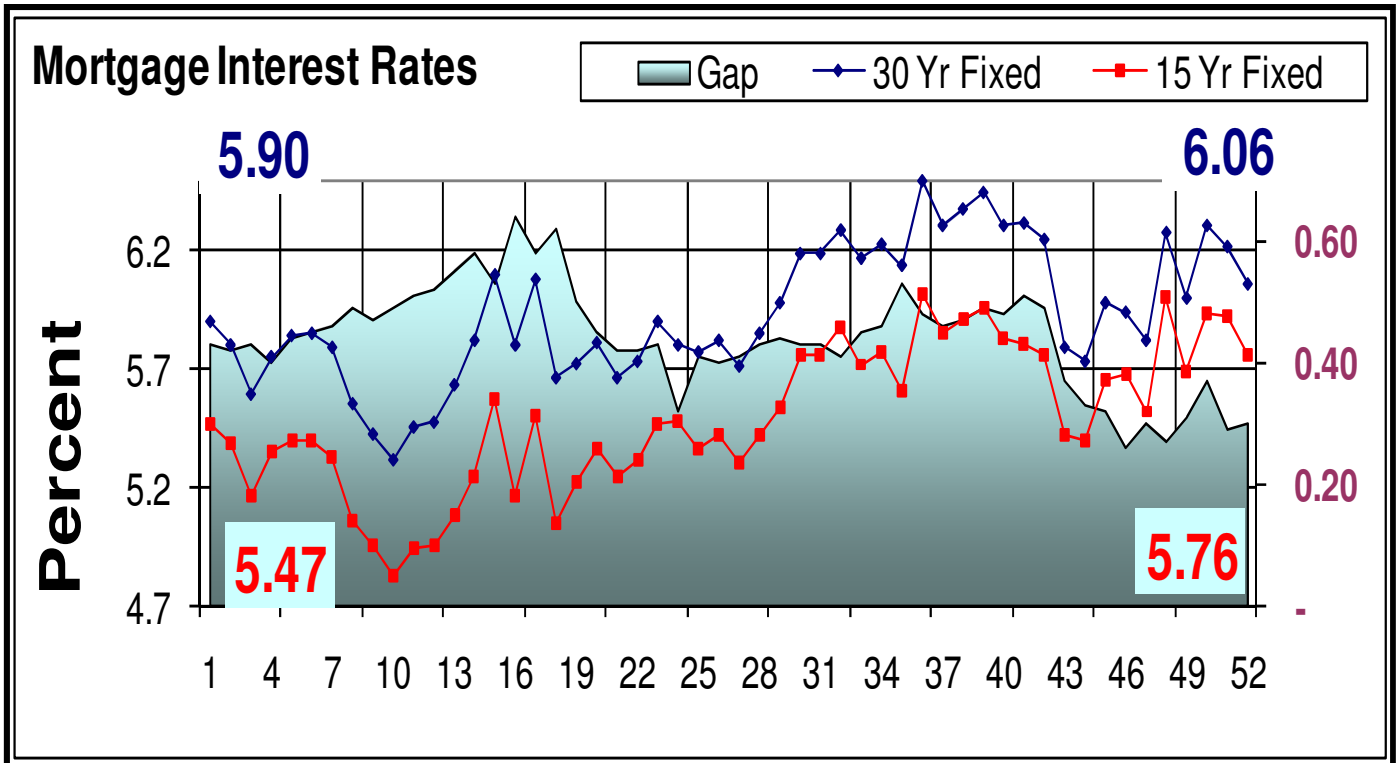


South Ogden	801 475-4410	Layton	801 773-9806
Salt Lake	801 264-0700	Sandy	801 208-2000
Tooele	435 882-5510	Grantsville	435 884-3221
Orem State St.	801 932-1013	Orem Center St.	801 221-9277
Spanish Fork	801 794-2115	Park City	435 649-6655
Cedar City	435 586-5601	St. George	435 634-5080
West Haven (Corporate offices) 2031 West Commerce Way, Ogden, UT 84401 - 801 399-3544			

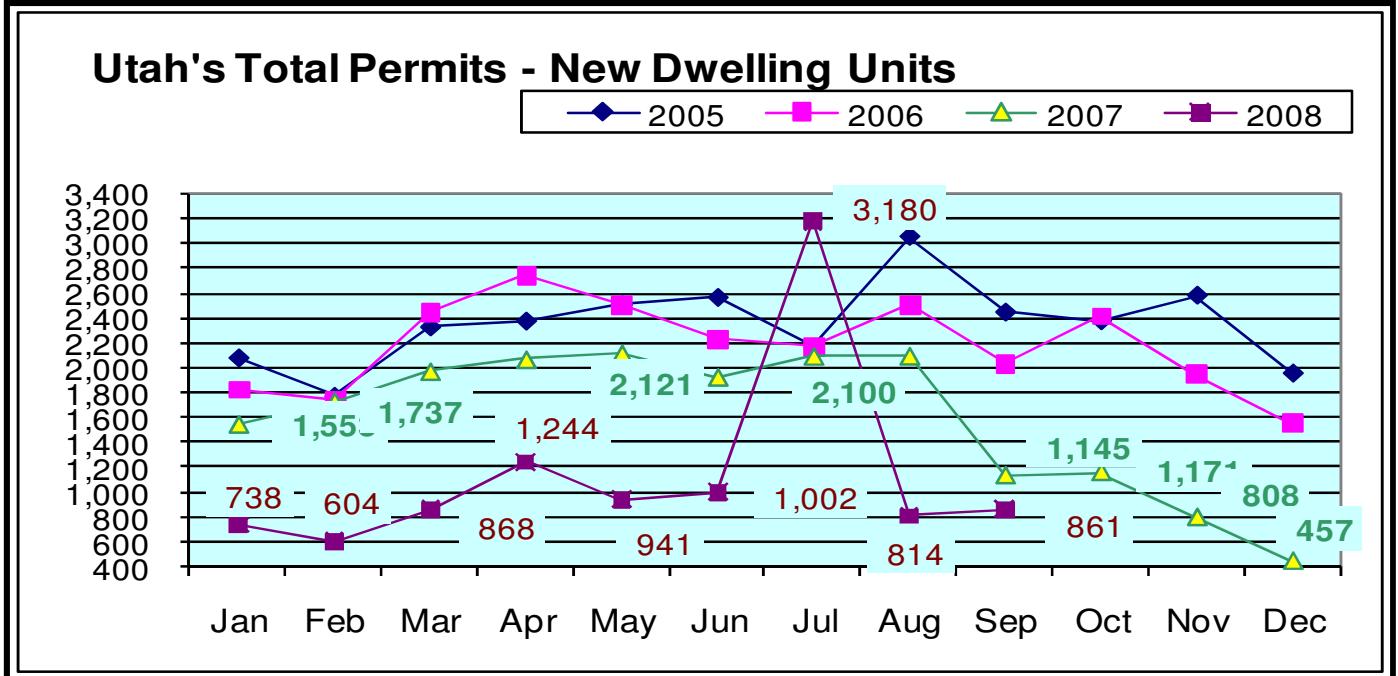


Seasonally adjusted indices from the Mortgage Bankers Association of America (MBA) shows the major loan application indices for the past 52 weeks. All four indices increased an average of 13% during this last week. The Refi Index was up 16.1%, the Conventional Index up 15.2%, the Market Index up 11.9%, and the Purchase Index up 9%. (see www.mortgagebankers.org).

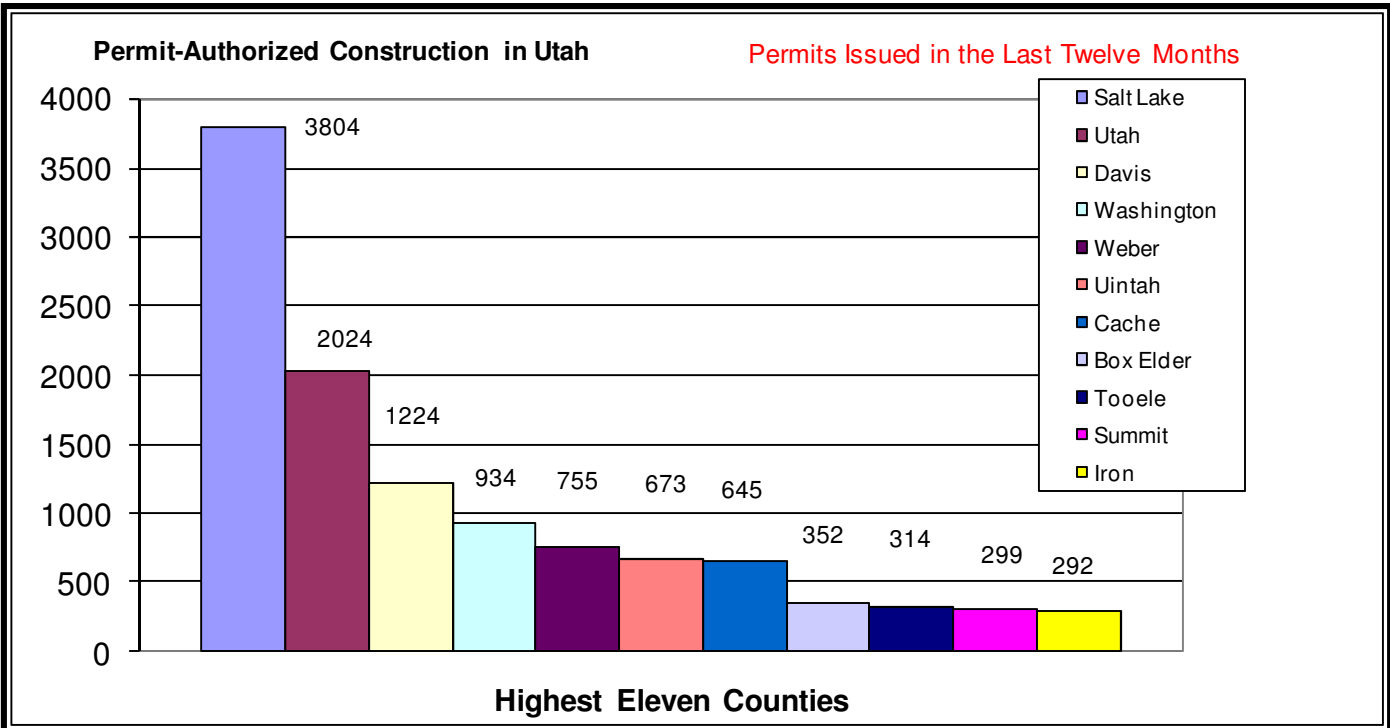


The Bankrate.com average mortgage interest rates are 6.06% and 5.76% for 30 year and 15 year mortgages, respectively. Last week, the respective rates were 6.22% and 5.93%.

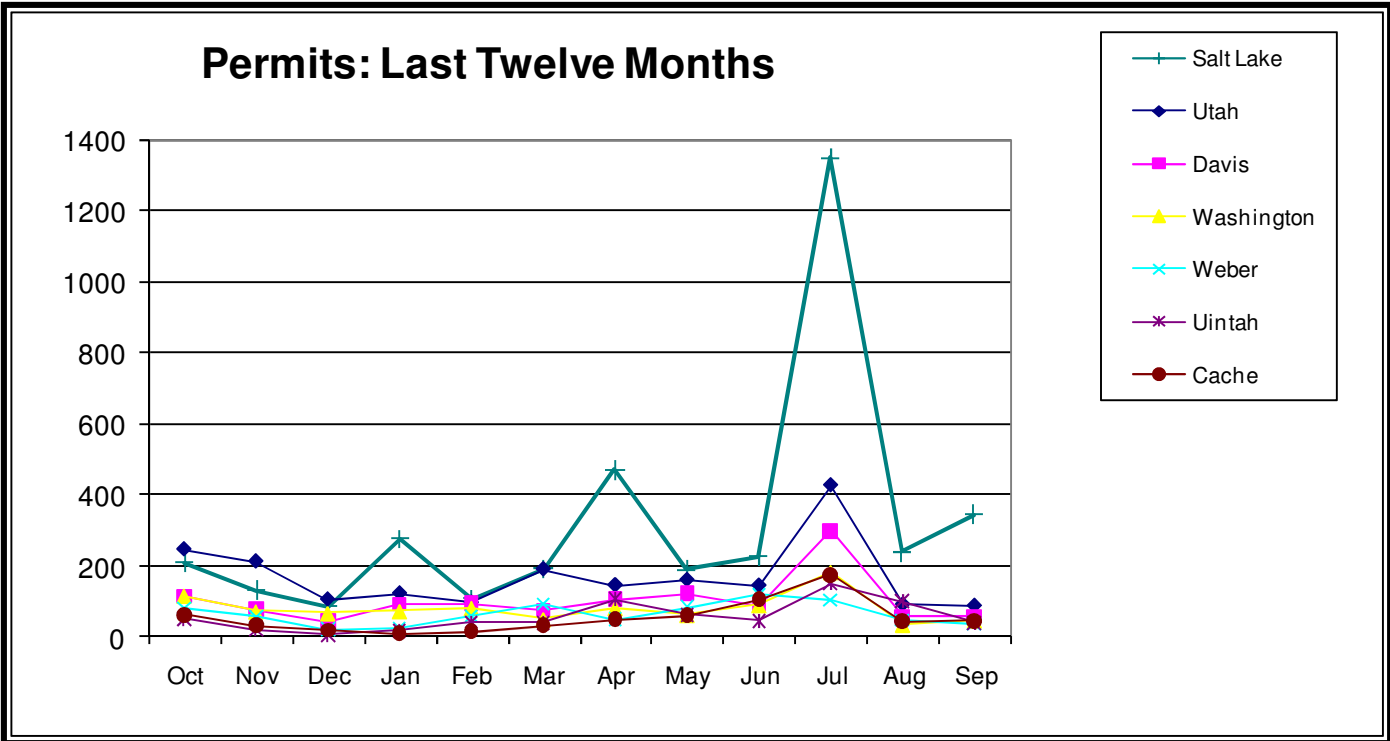
Freddie Mac reports mortgage rates from its weekly survey at 6.20% for a 30 year mortgage, 5.88% for the 15 year mortgage, and 5.25% for the 1 year ARM.



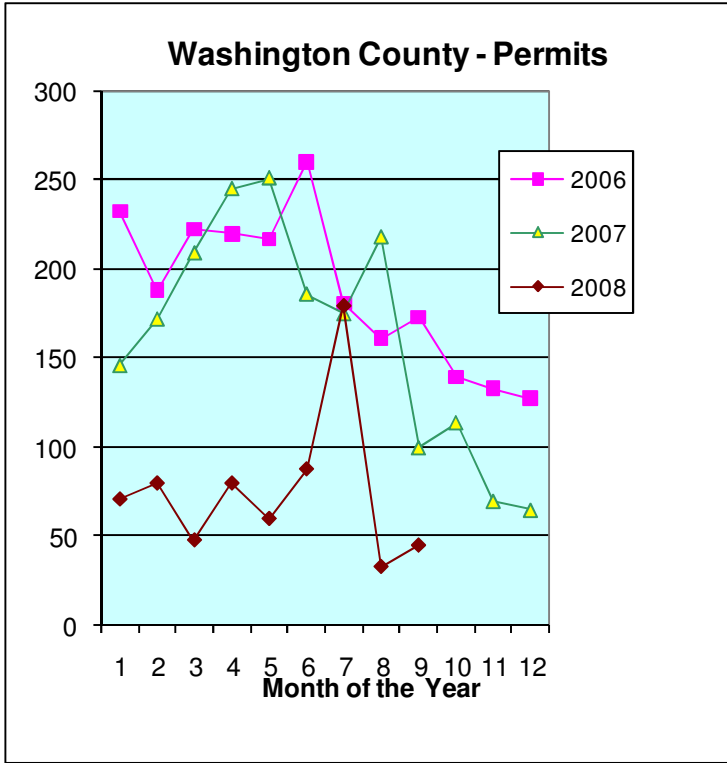
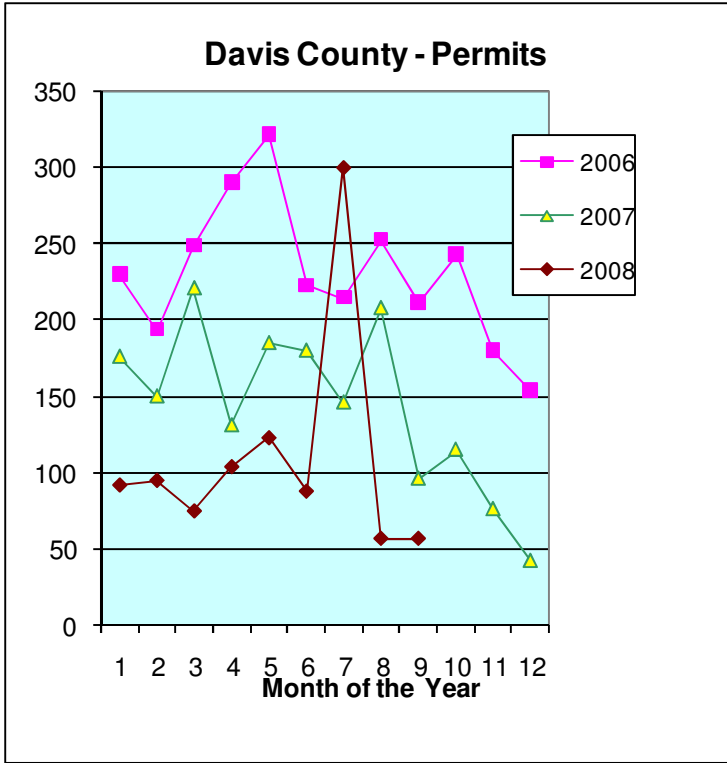
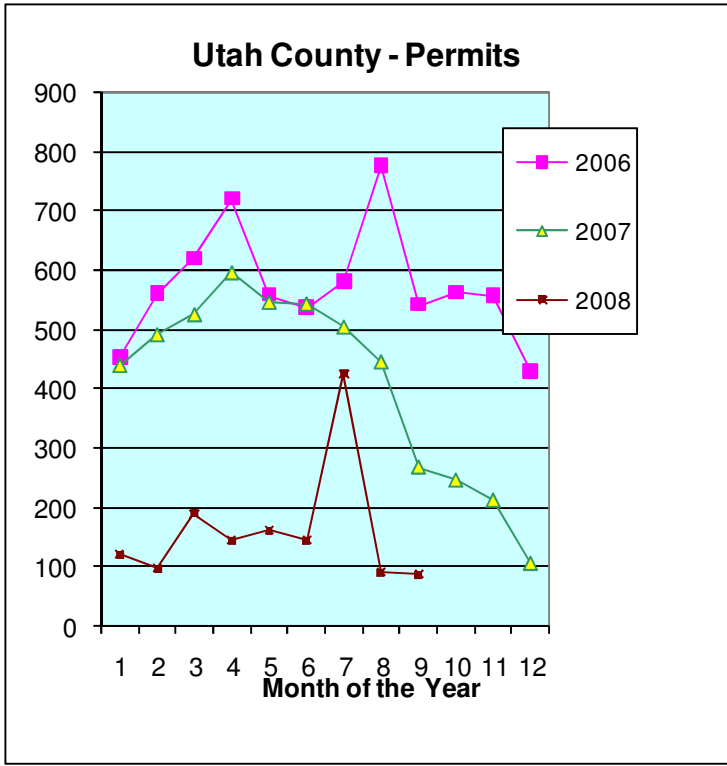
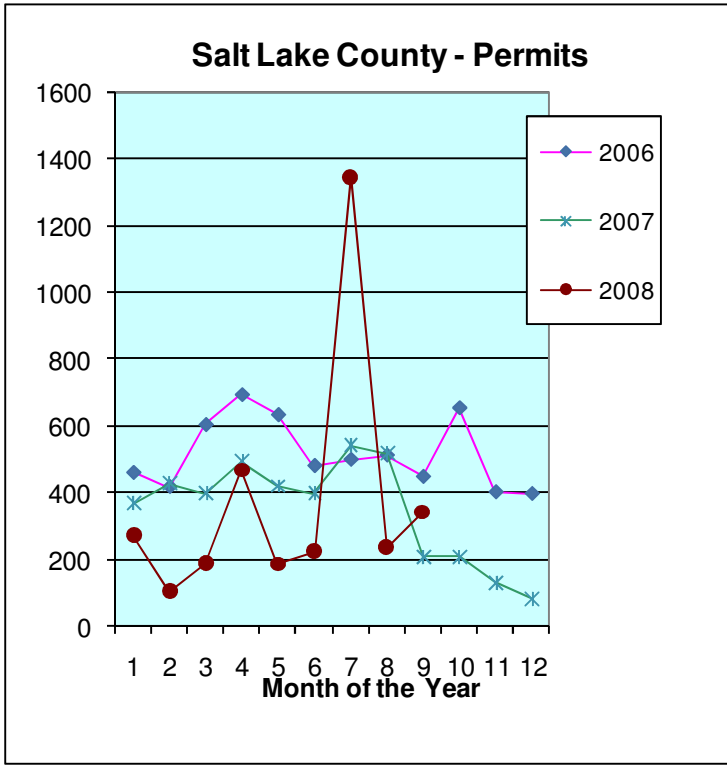
September's permits for the entire state totaled 861, and increase of 5 percent over August's 814 permits. During September 2005, 2006, and 2007 permits decreased significantly.

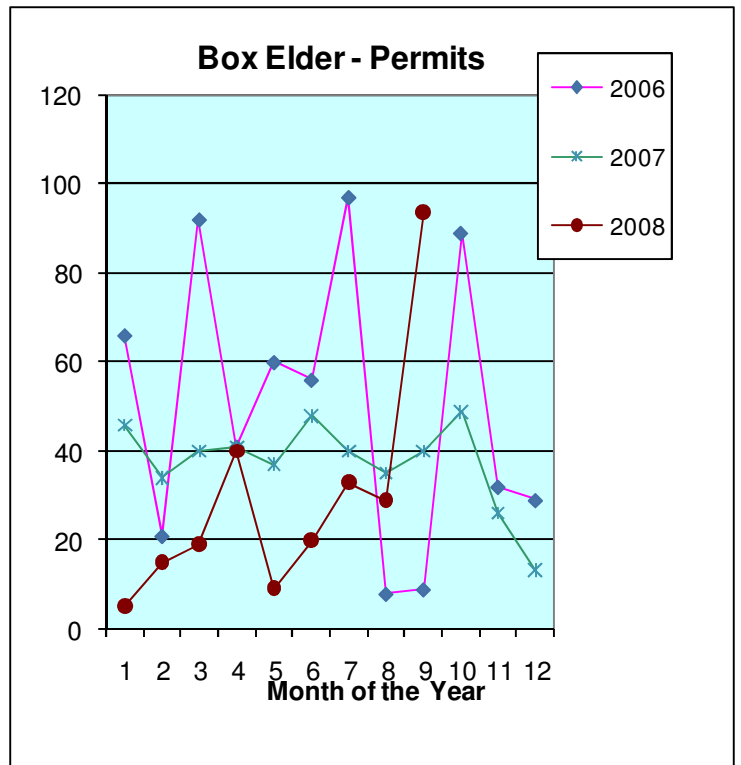
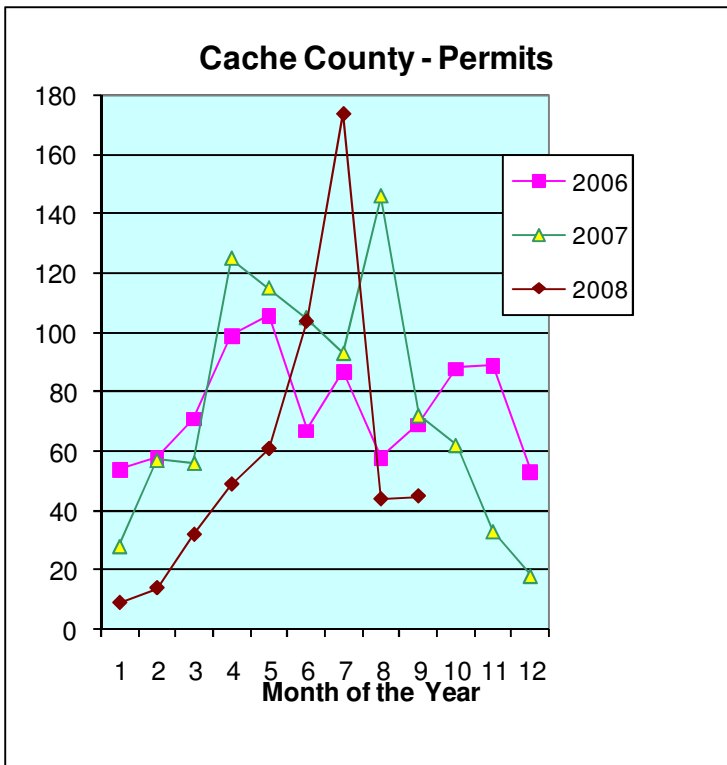
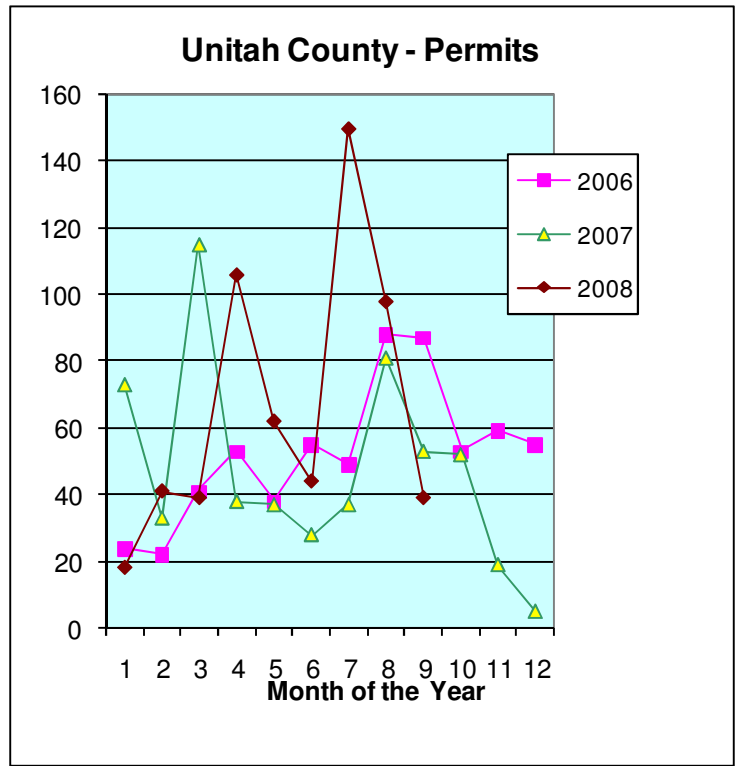
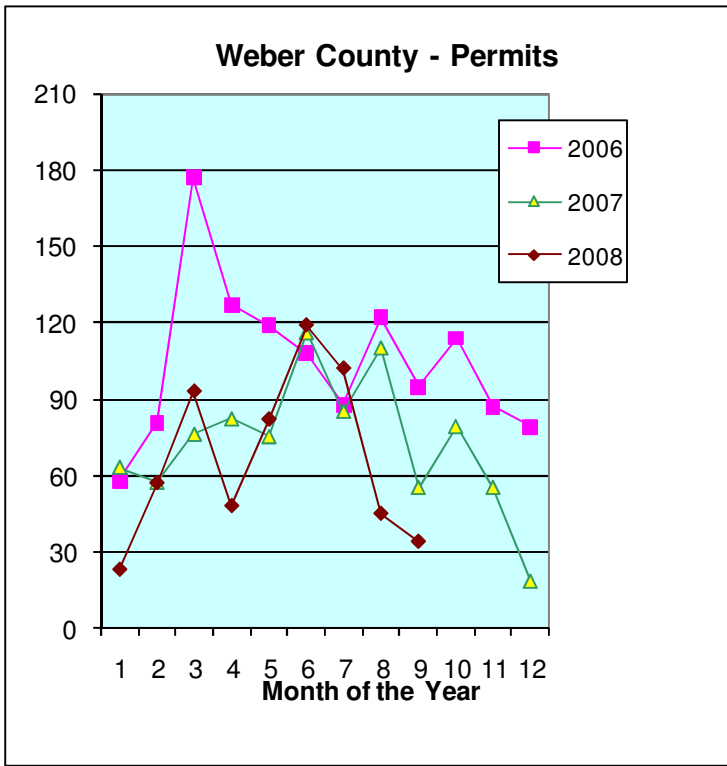


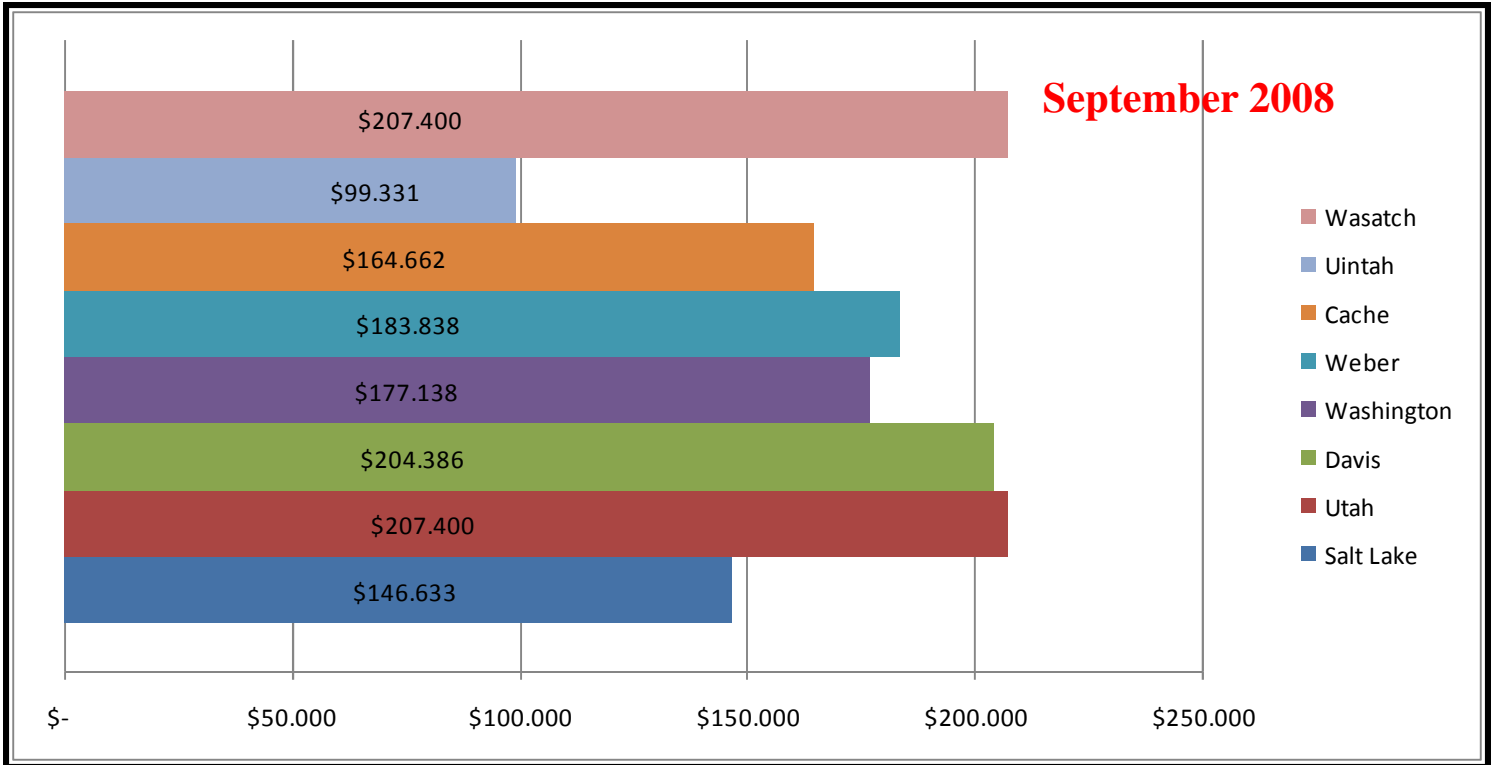
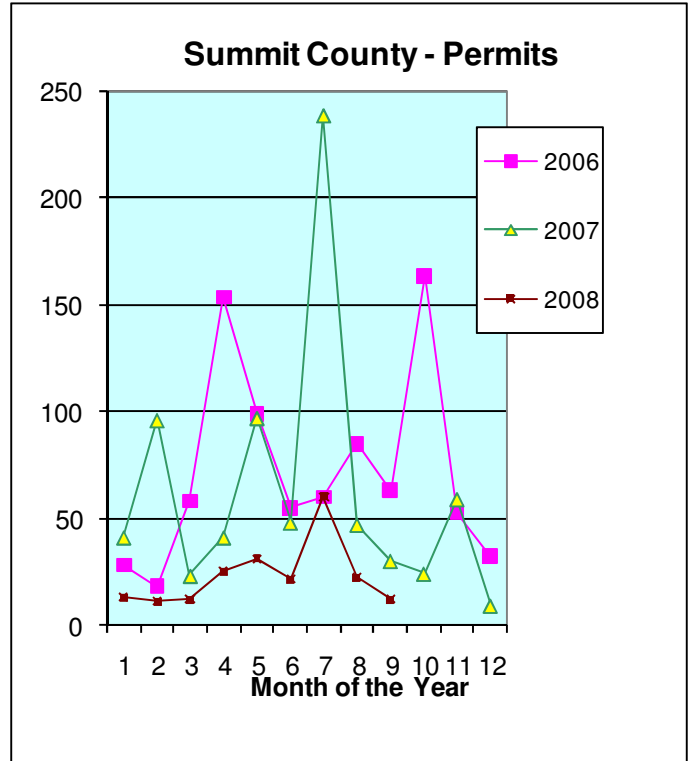
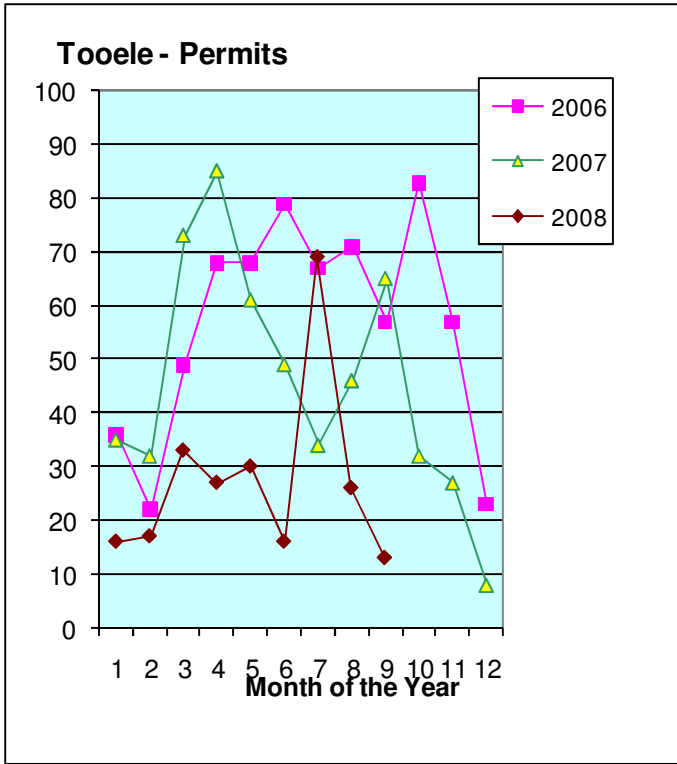
Salt Lake County continues to lead the state during the last twelve months for the total number of permits issued. These eleven counties represent 89 percent of the total number of permits issued.



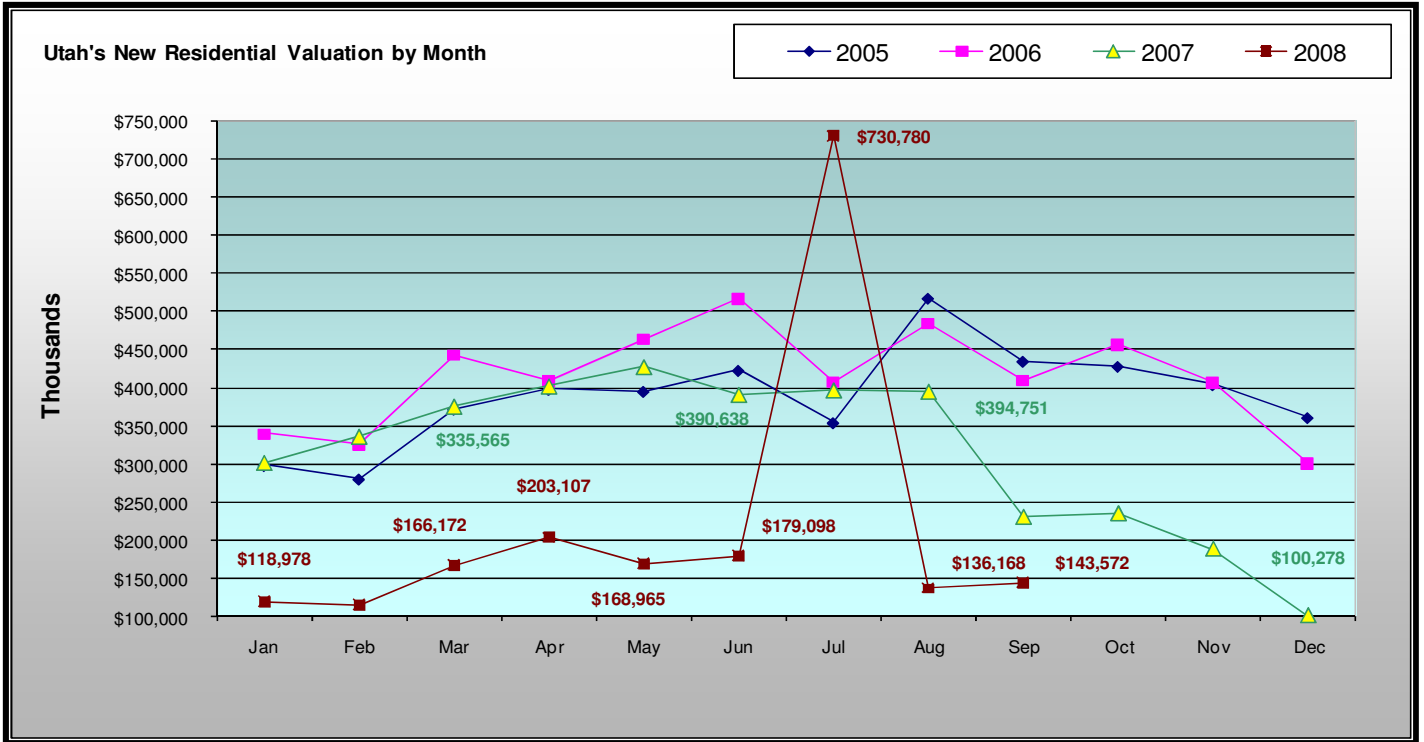
This chart best demonstrates the changes in the number of permits issued through September 2008. Salt Lake, Washington, and Box Elder counties each had an increase in the total number of permits issued during September 2008.



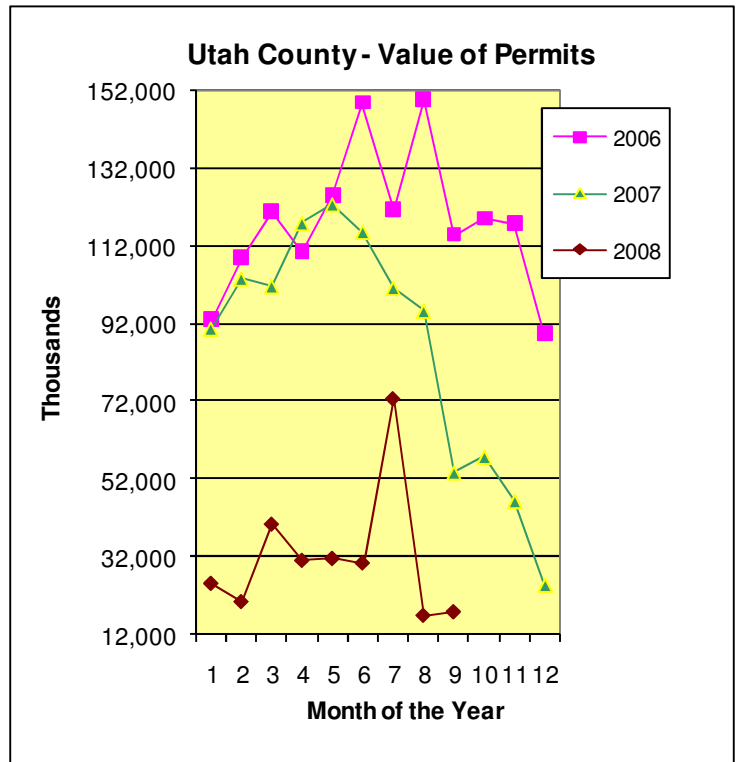
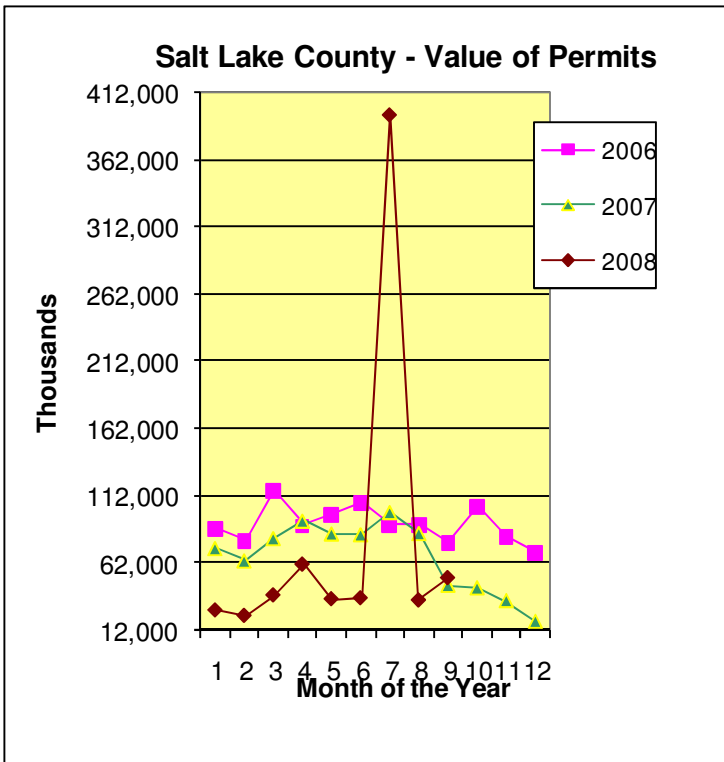


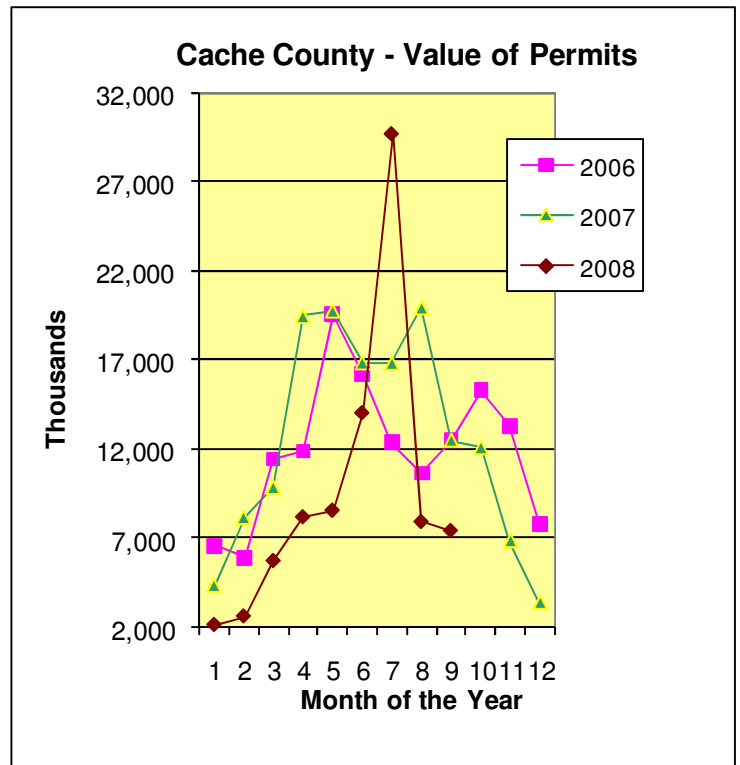
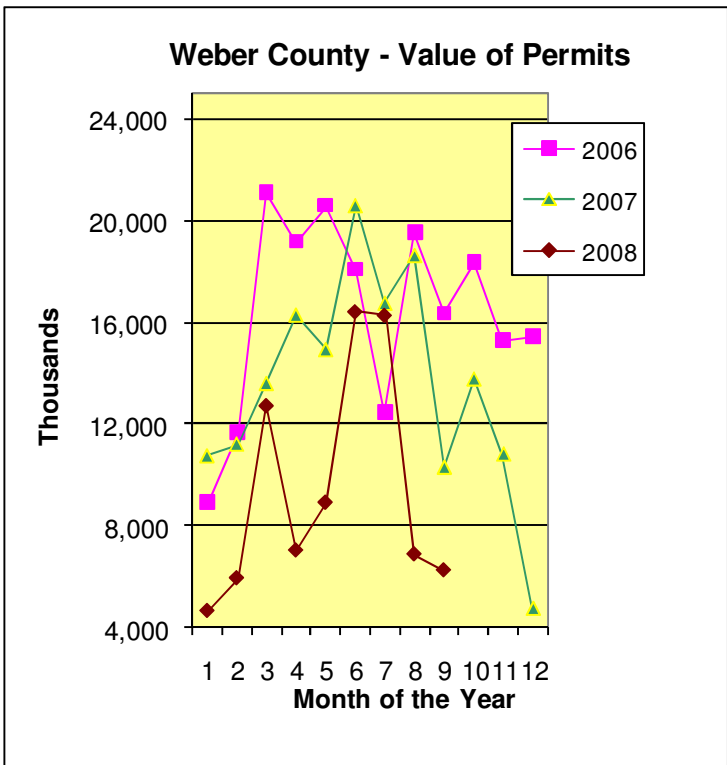
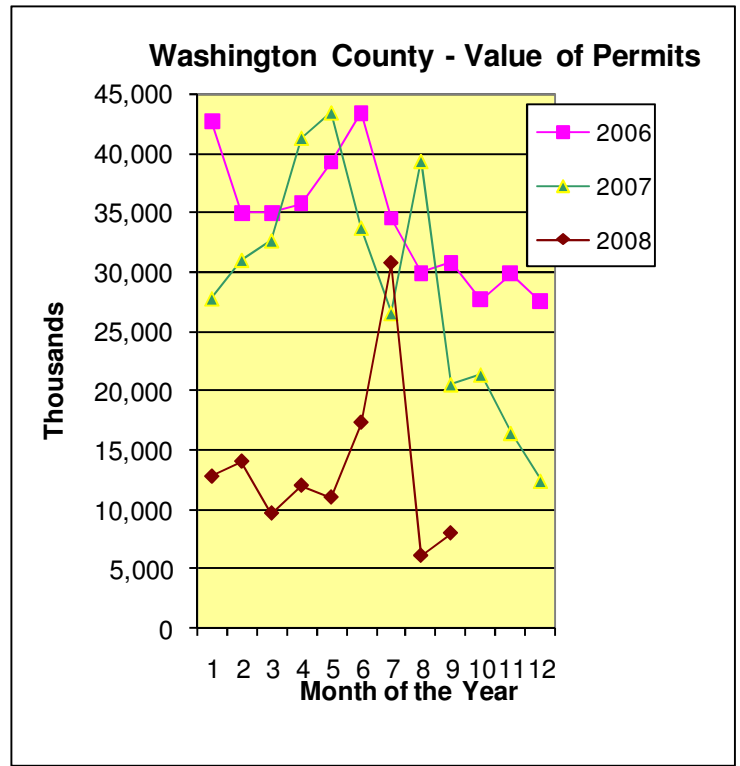
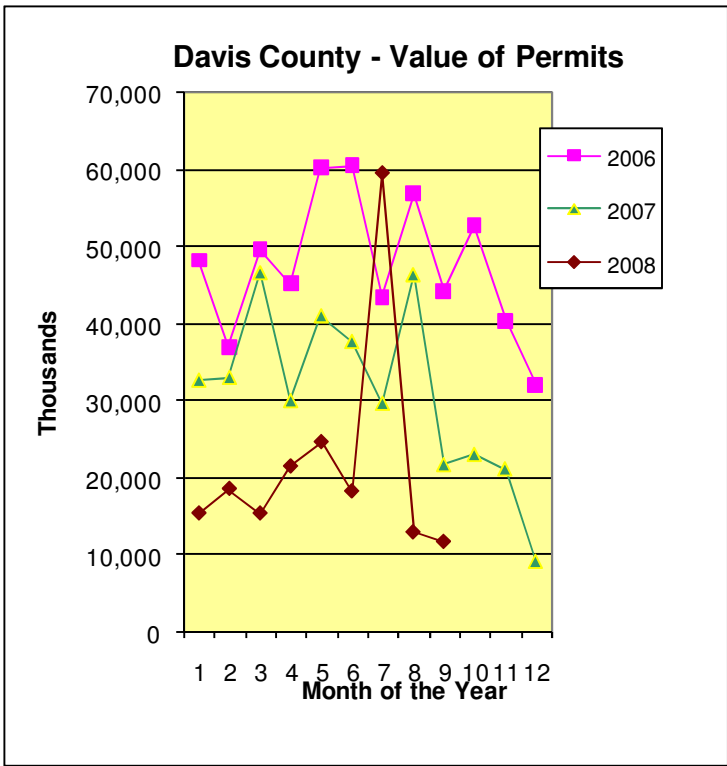


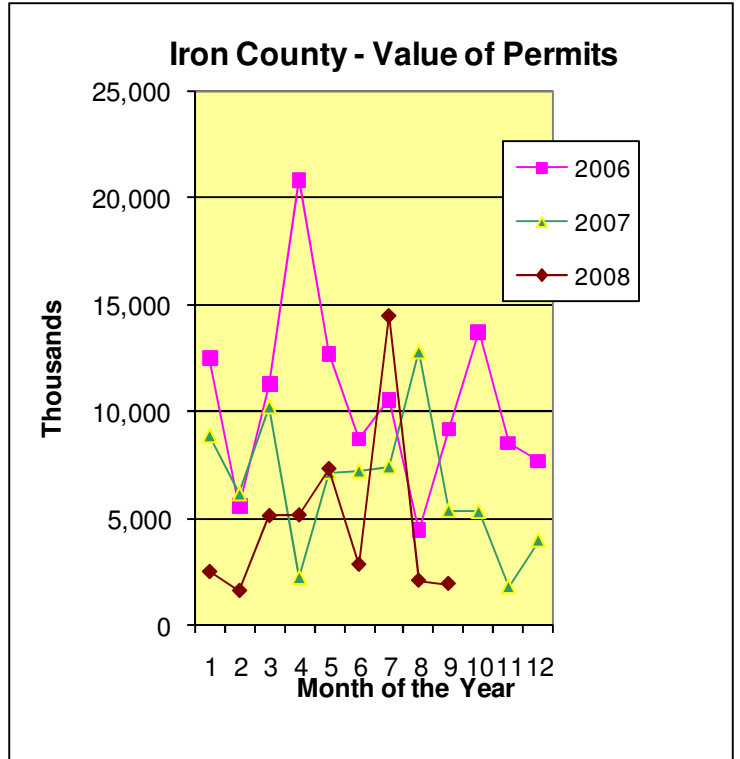
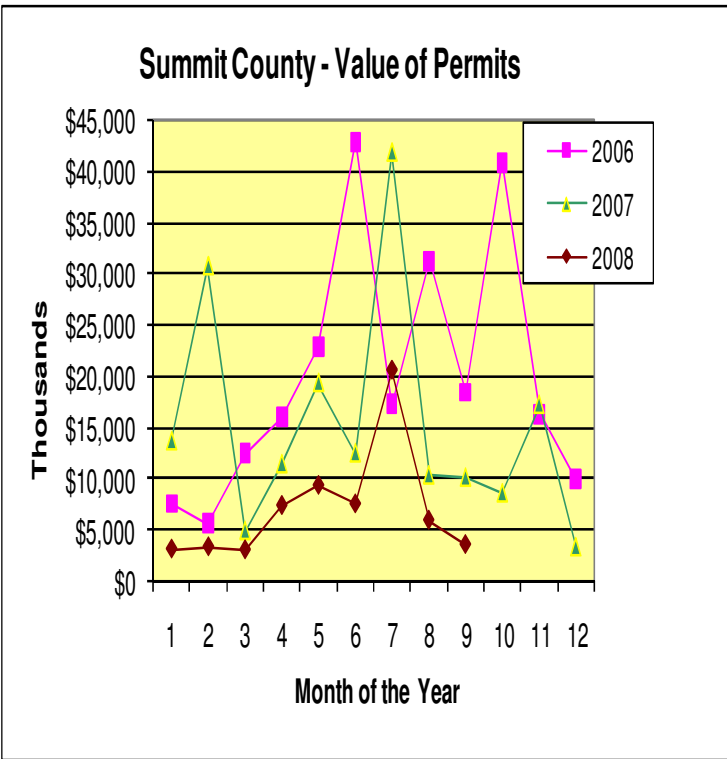
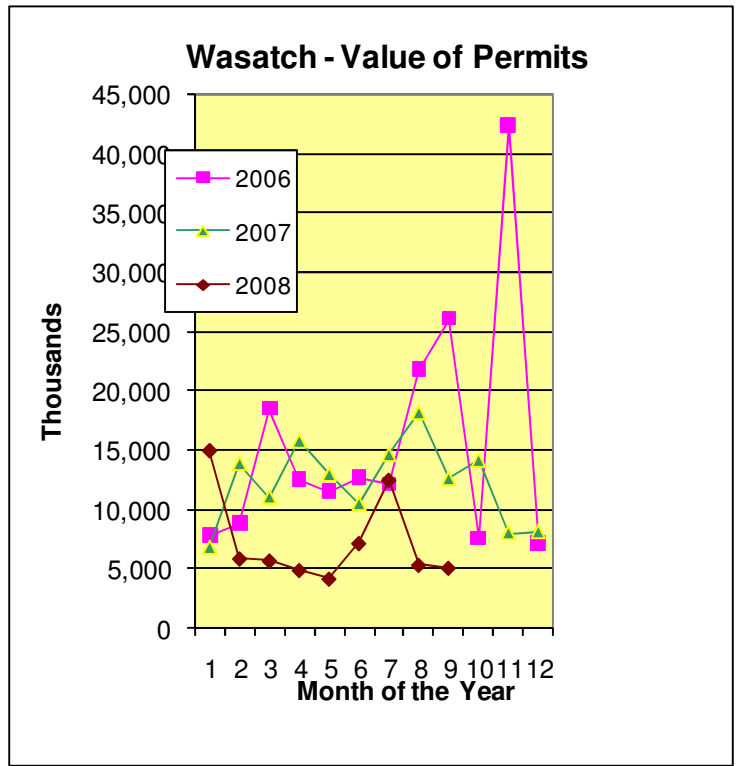
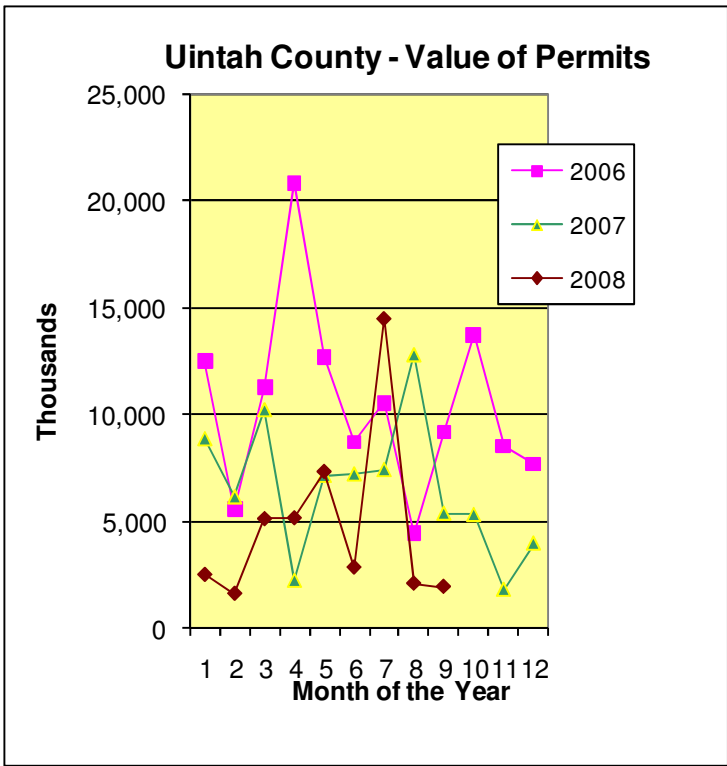
This is a new chart to show the average value of permits issued in the higher value or volume counties during September 2008.



The total value of permits issued during September 2008 increased to \$143,572,000 for the entire state. The September 2008 total value represents a 5 percent increase over August 2008.







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