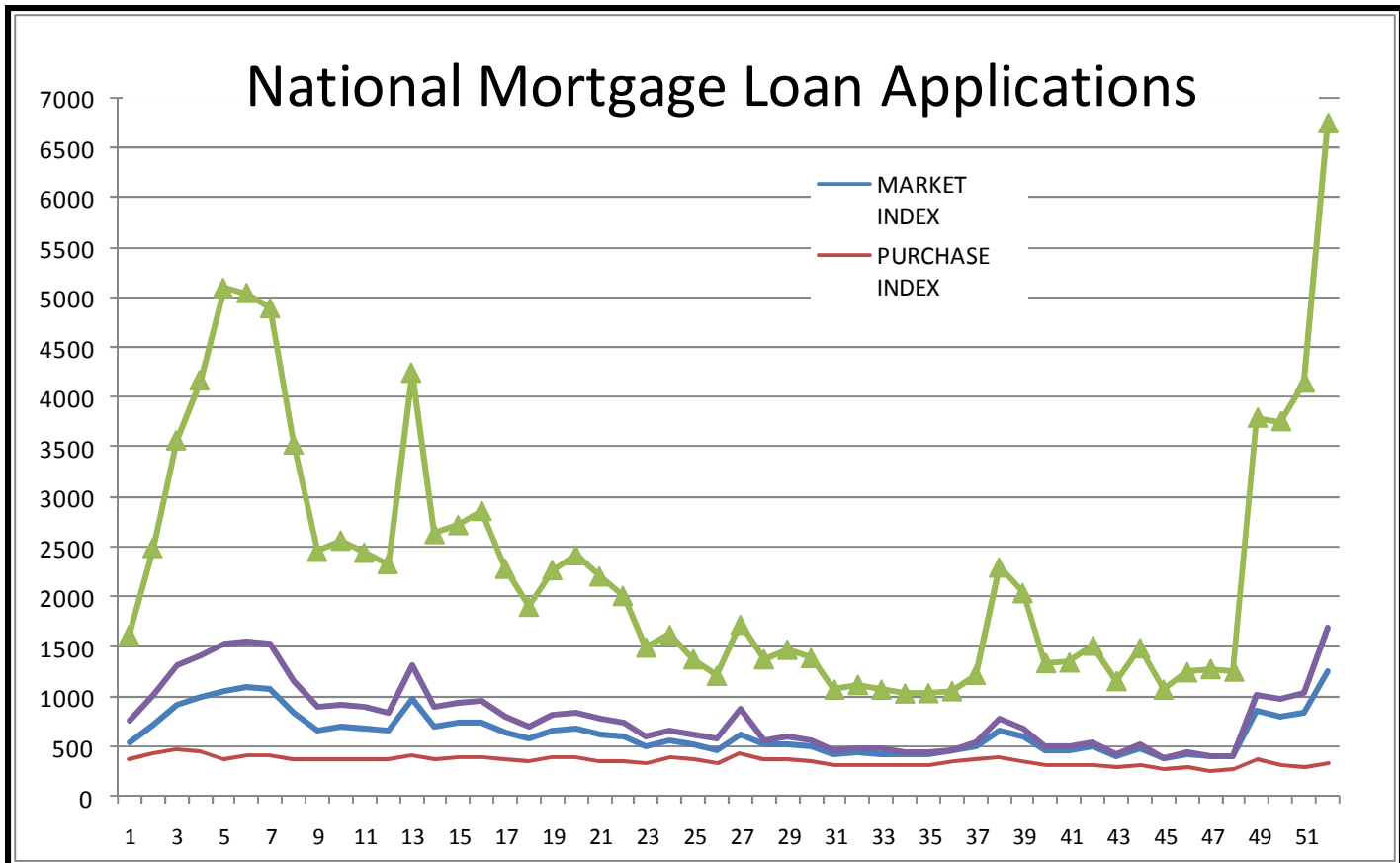
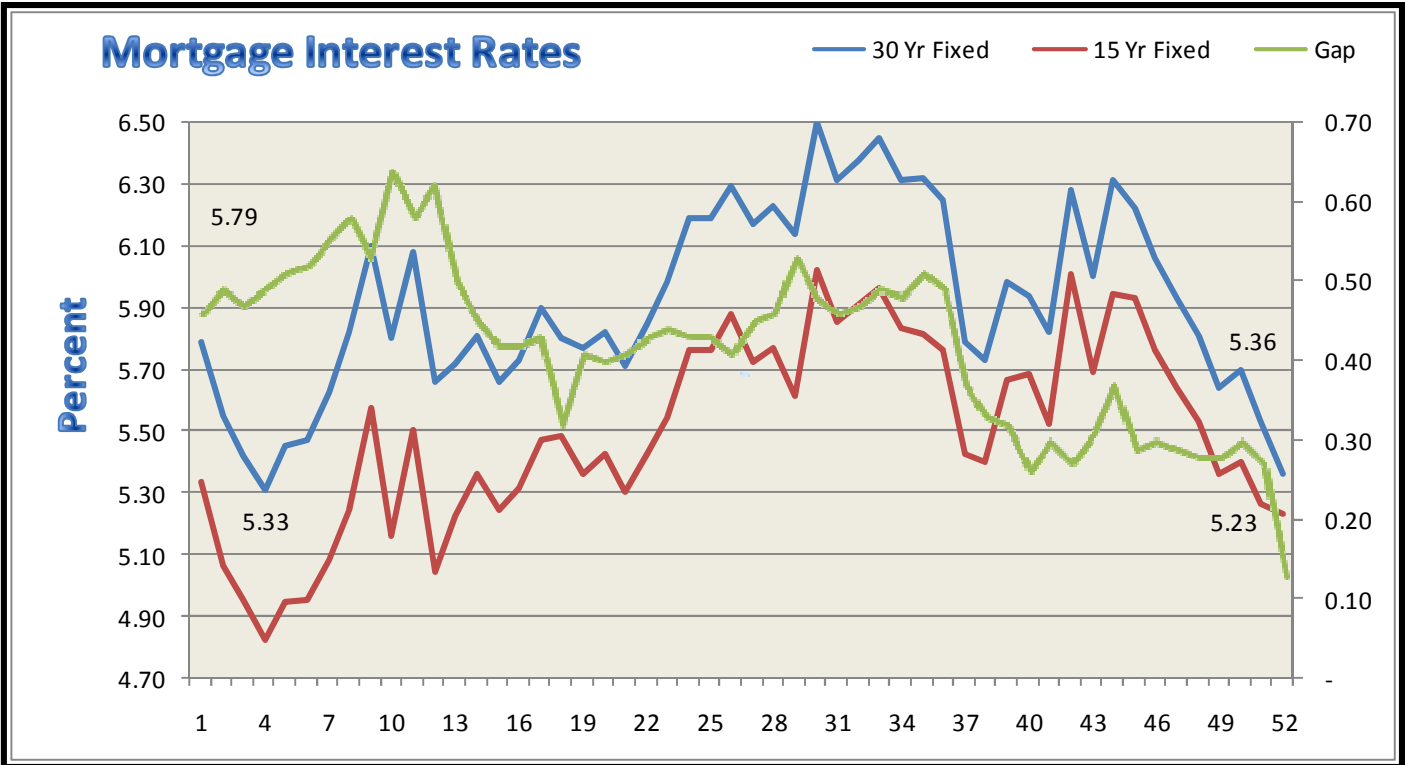




<b>South Ogden</b>	<b>801 475-4410</b>	<b>Layton</b>	<b>801 773-9806</b>
<b>Salt Lake</b>	<b>801 264-0700</b>	<b>Sandy</b>	<b>801 208-2000</b>
<b>Tooele</b>	<b>435 882-5510</b>	<b>Grantsville</b>	<b>435 884-3221</b>
<b>Orem State St.</b>	<b>801 932-1013</b>	<b>Orem Center St.</b>	<b>801 221-9277</b>
<b>Spanish Fork</b>	<b>801 794-2115</b>	<b>Park City</b>	<b>435 649-6655</b>
<b>Cedar City</b>	<b>435 586-5601</b>	<b>St. George</b>	<b>435 634-5080</b>
<b>West Haven (Corporate offices)      2037 West Commerce Way, Ogden, UT 84401 - 801 399-3544</b>			

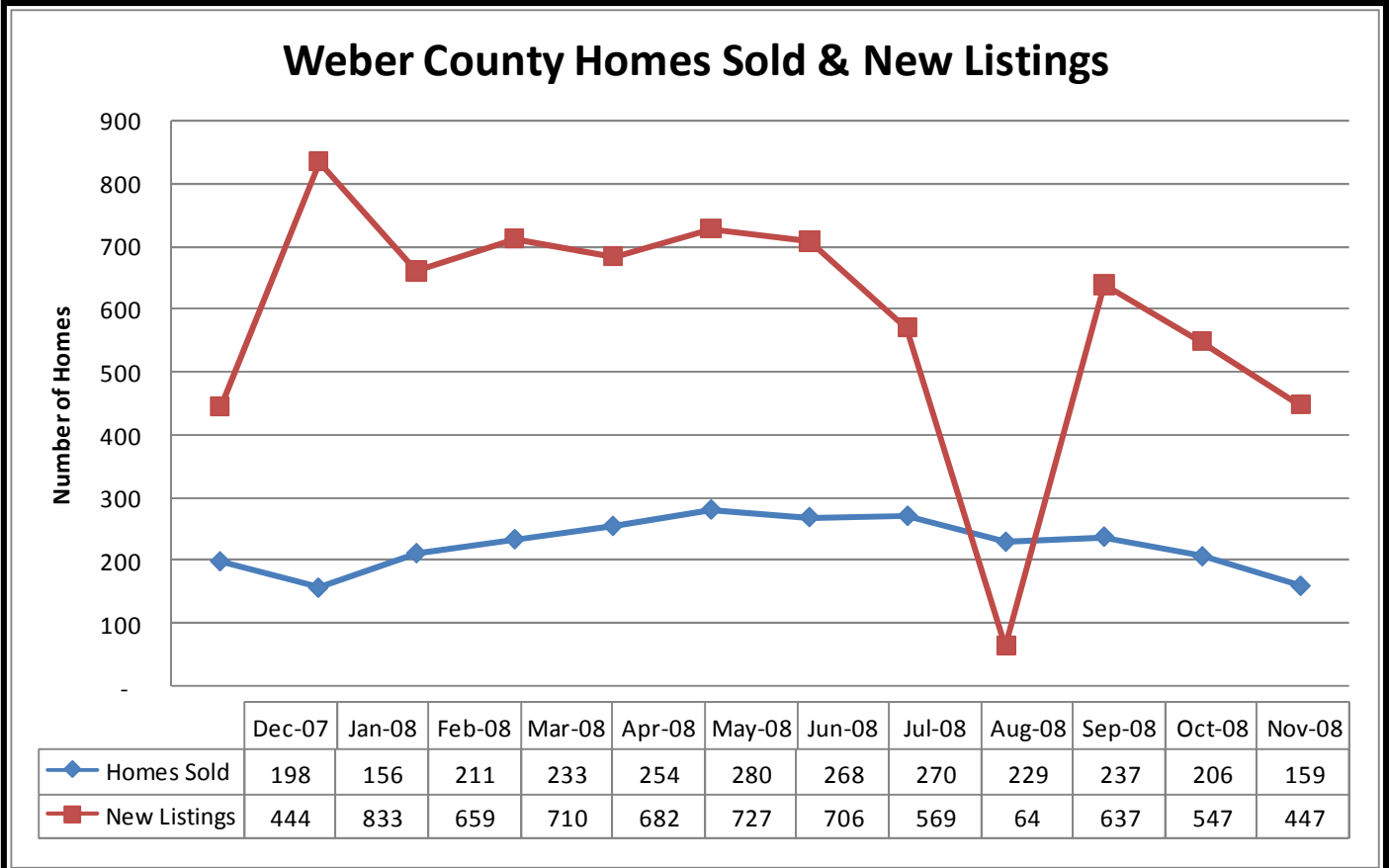


Seasonally adjusted indices from the Mortgage Bankers Association of America (MBA) shows the major loan application indices for the past 52 weeks. For the week ending December 19, 2008 all indices increased an overall average of 46%. The Refi Index was up 63%, the Conventional Index up 63%, the Market Index up 48%, and the Purchase Index up 11%. For more information go to

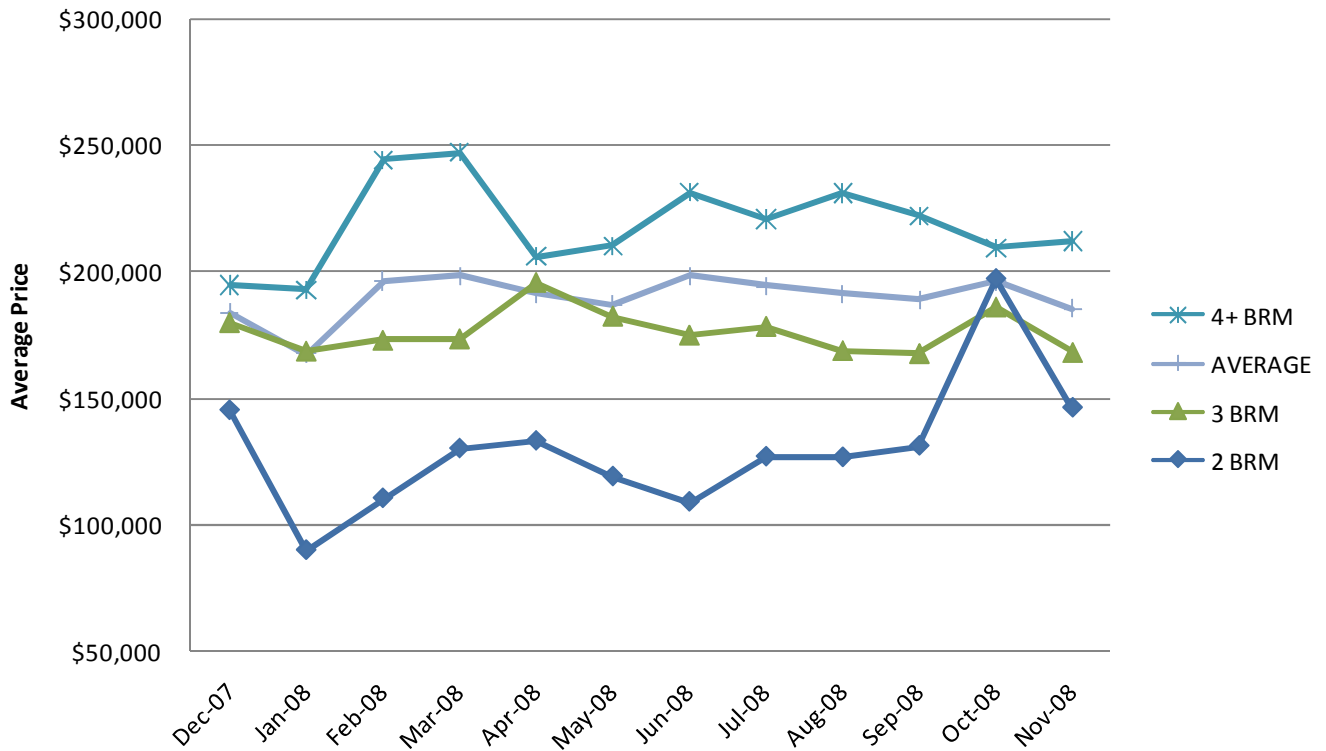


The Bankrate.com average mortgage interest rates are 5.36% and 5.23% for 30 year and 15 year mortgages, respectively.

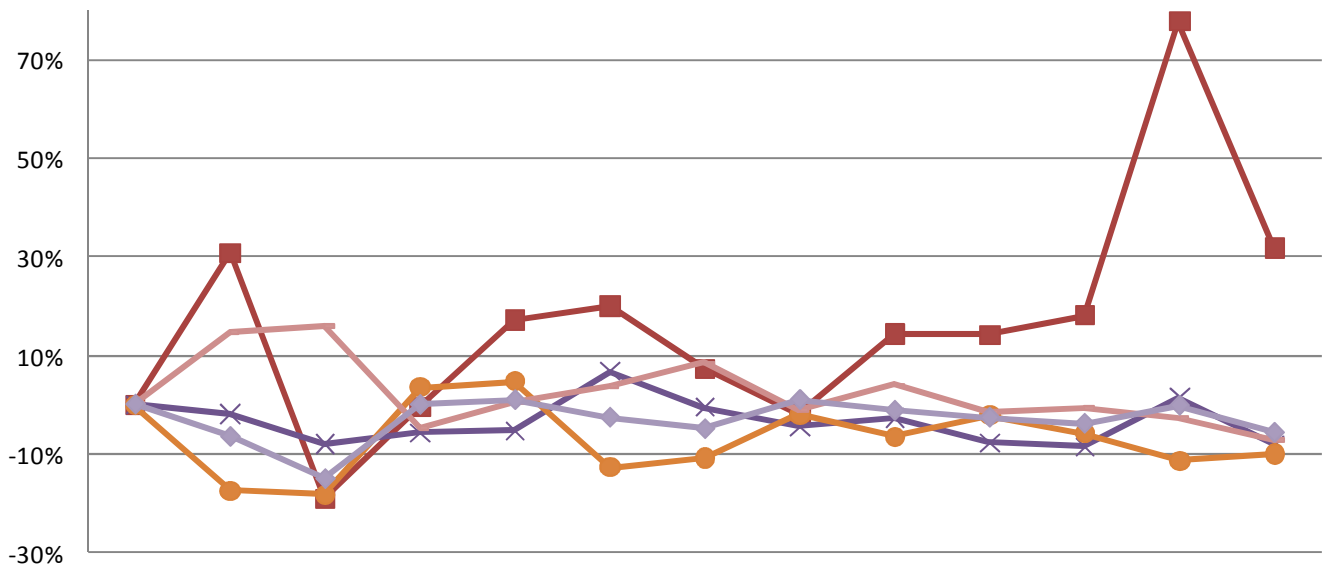
Freddie Mac reports mortgage rates from its weekly survey at 5.14% for a 30 year mortgage, 4.91% for the 15 year mortgage, and 4.95% for the 1 year ARM.



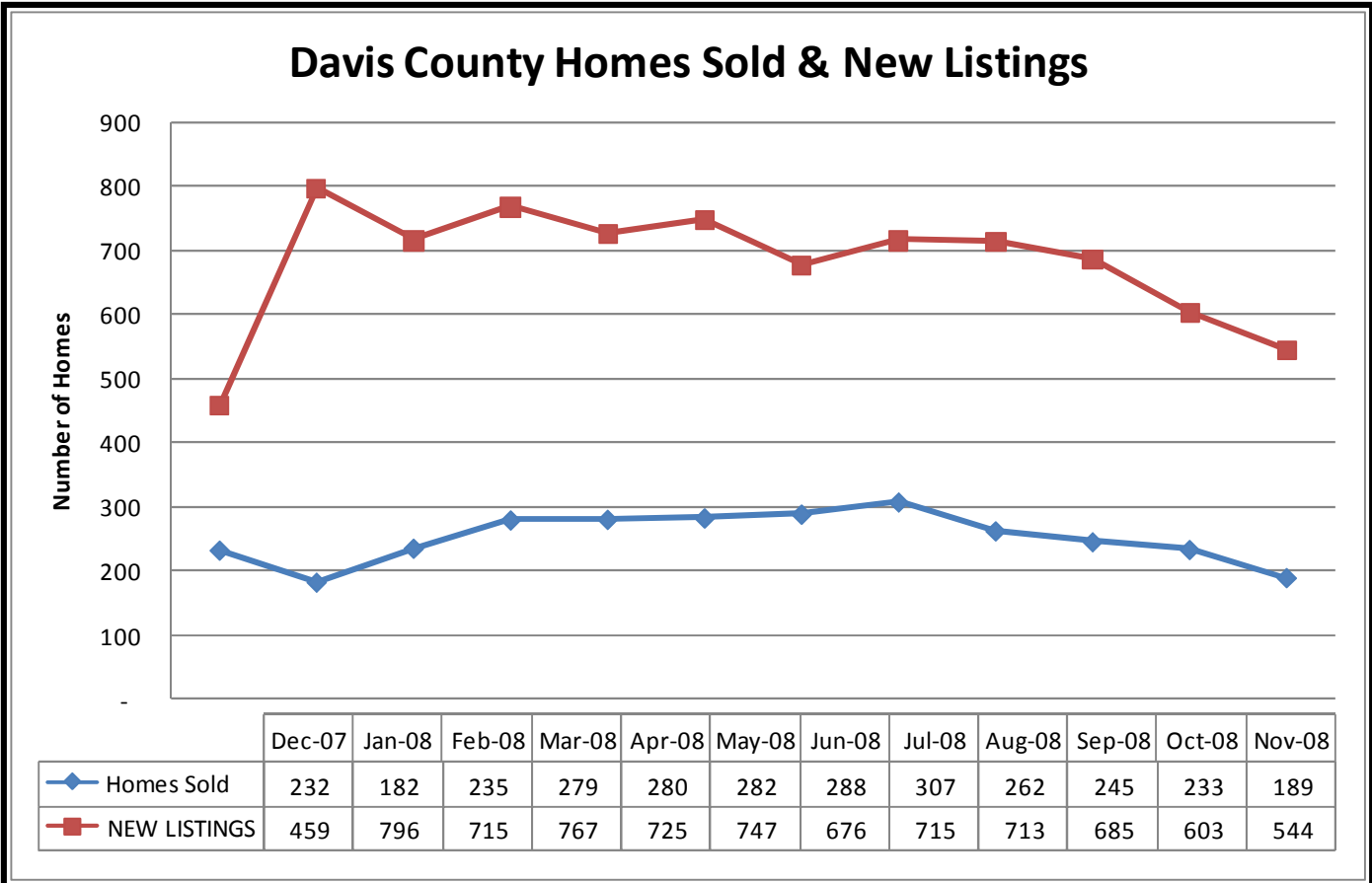
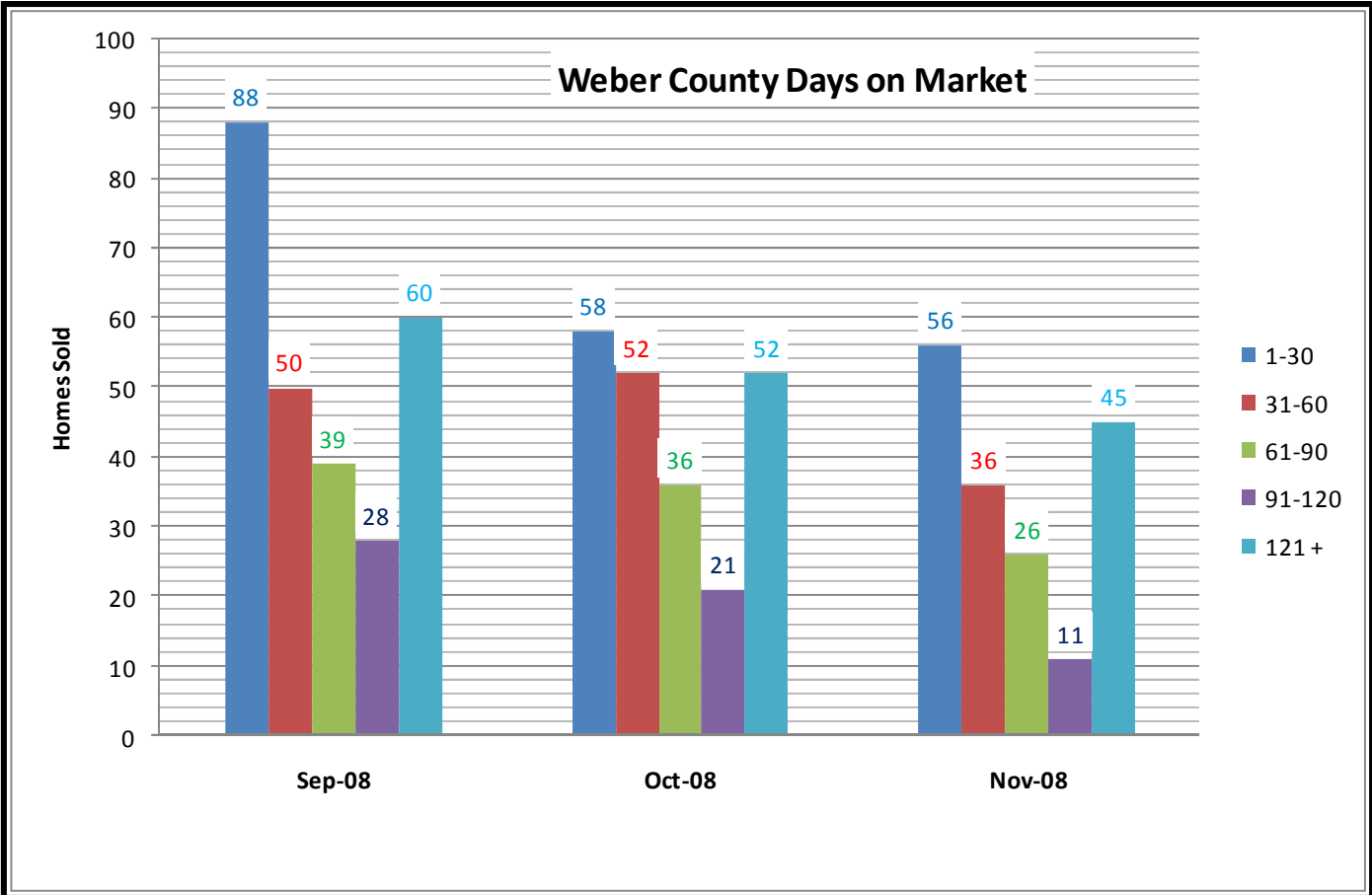
### Weber County Average Sales Price



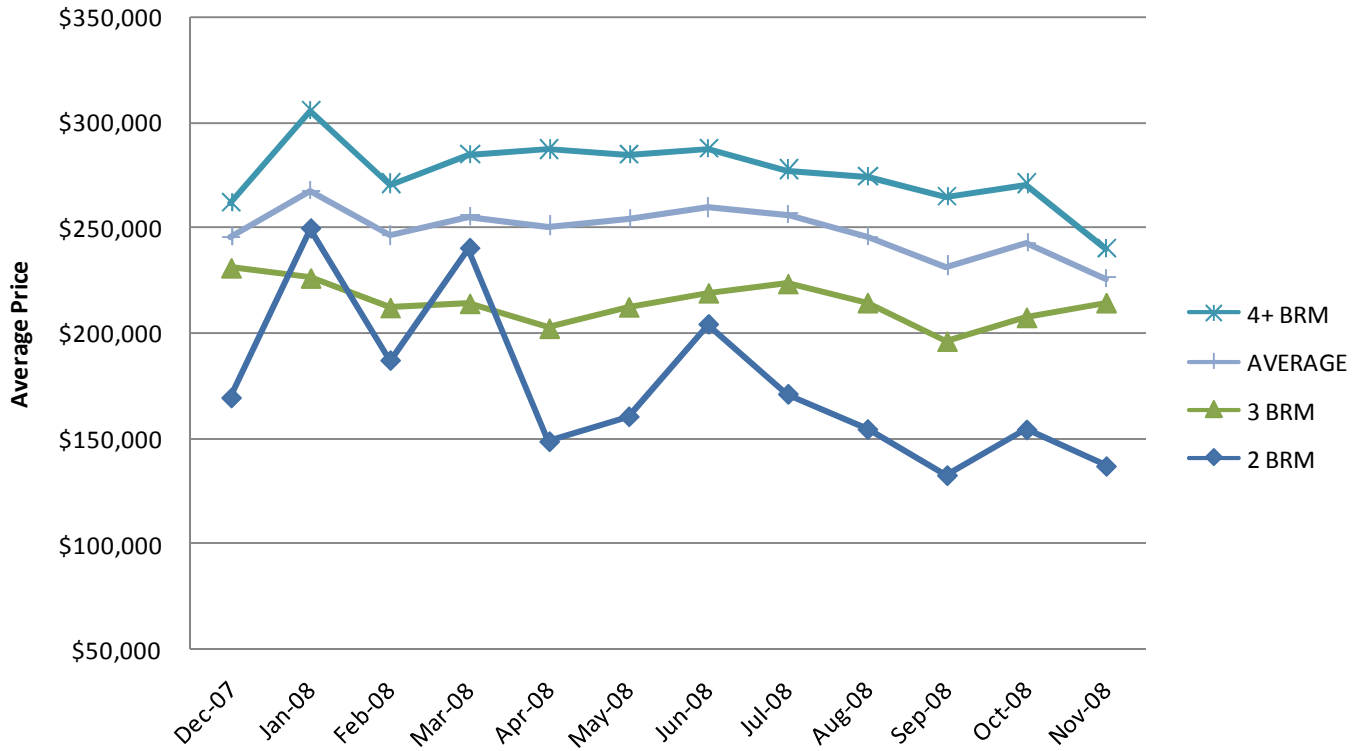
### Weber County Percent Increase - Sales Price



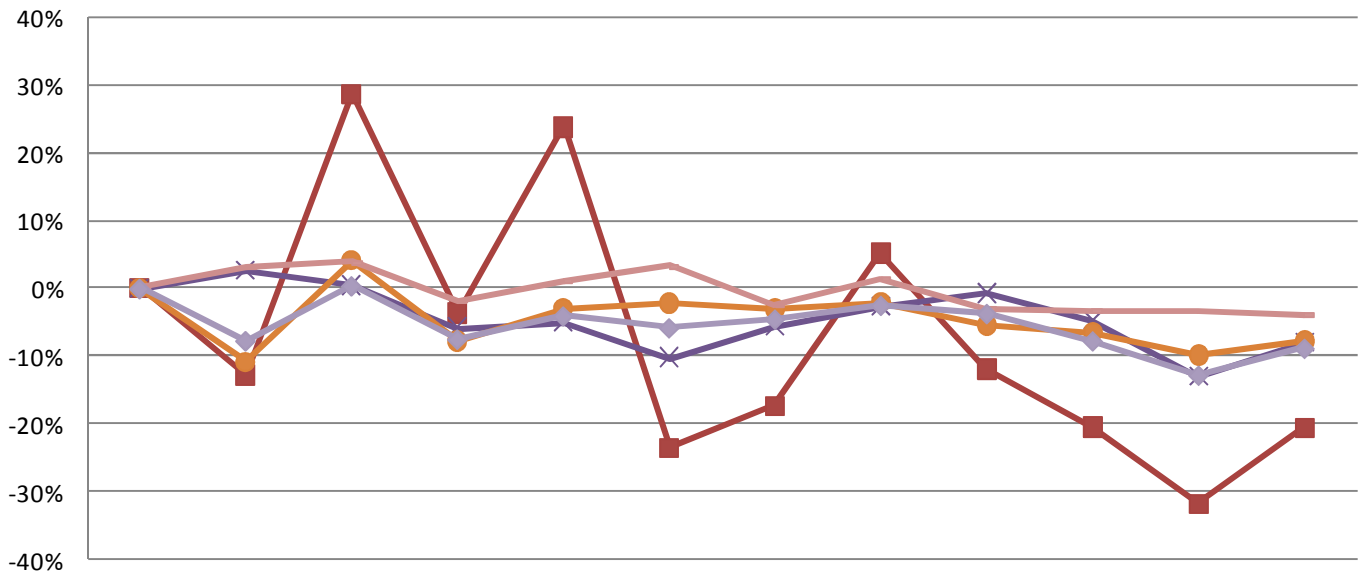
	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08
2 BRM	0%	30.89%	-19.05%	-0.50%	17.22%	19.95%	7.26%	-1.80%	14.34%	14.11%	18.16%	77.73%	31.75%
3 BRM	0%	-1.80%	-7.91%	-5.60%	-5.30%	6.75%	-0.43%	-4.50%	-2.63%	-7.79%	-8.43%	1.49%	-8.19%
4+ BRM	0%	-17.56%	-18.30%	3.59%	4.78%	-12.74%	-10.85%	-1.95%	-6.44%	-2.06%	-5.83%	-11.31%	-10.07%
Listings	0%	14.79%	16.01%	-4.79%	0.51%	3.63%	8.43%	-1.07%	3.92%	-1.63%	-0.96%	-2.68%	-7.36%
Avg	0%	-6.51%	-14.95%	-0.08%	0.88%	-2.64%	-4.93%	0.92%	-1.24%	-2.64%	-3.84%	-0.24%	-5.67%



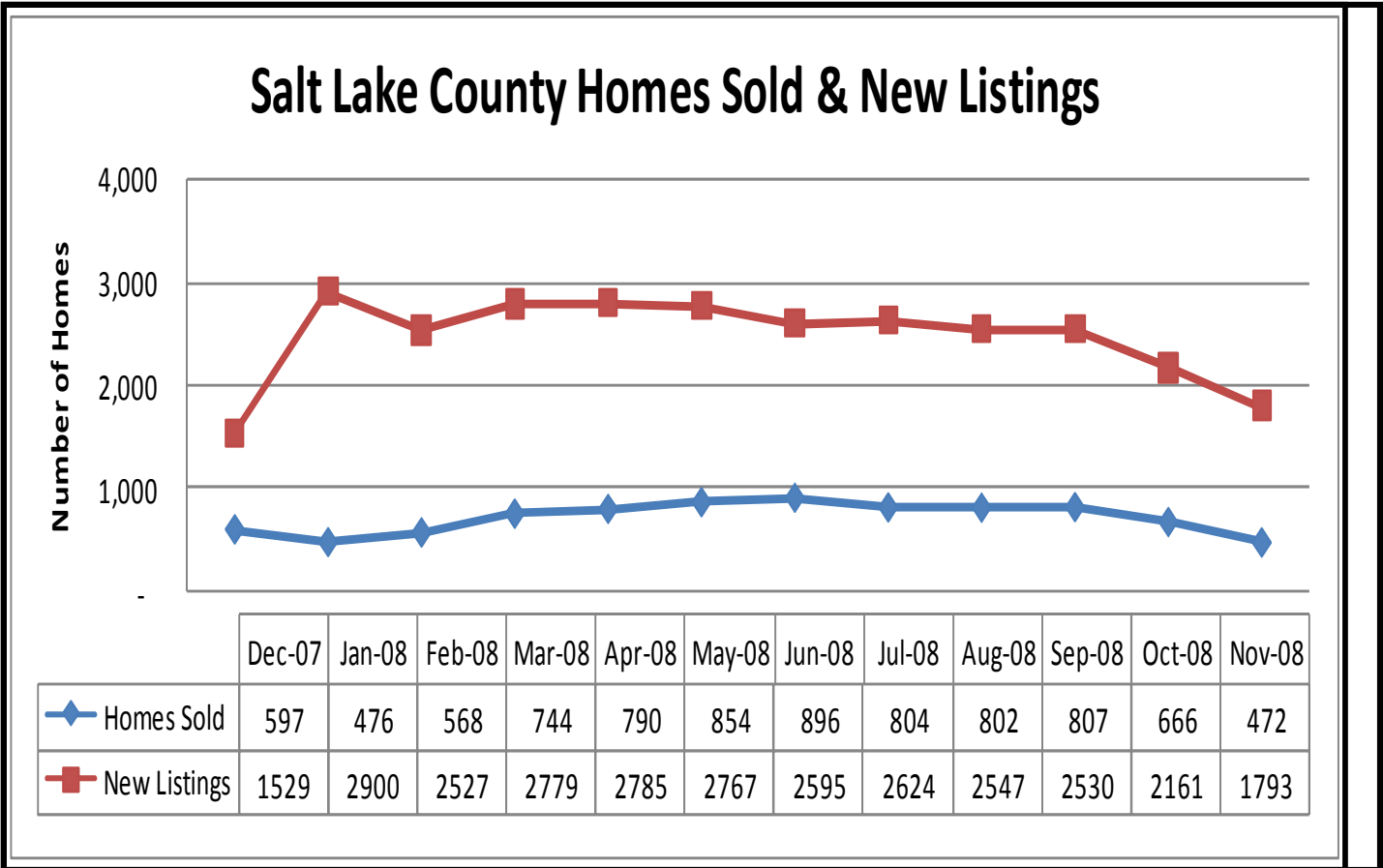
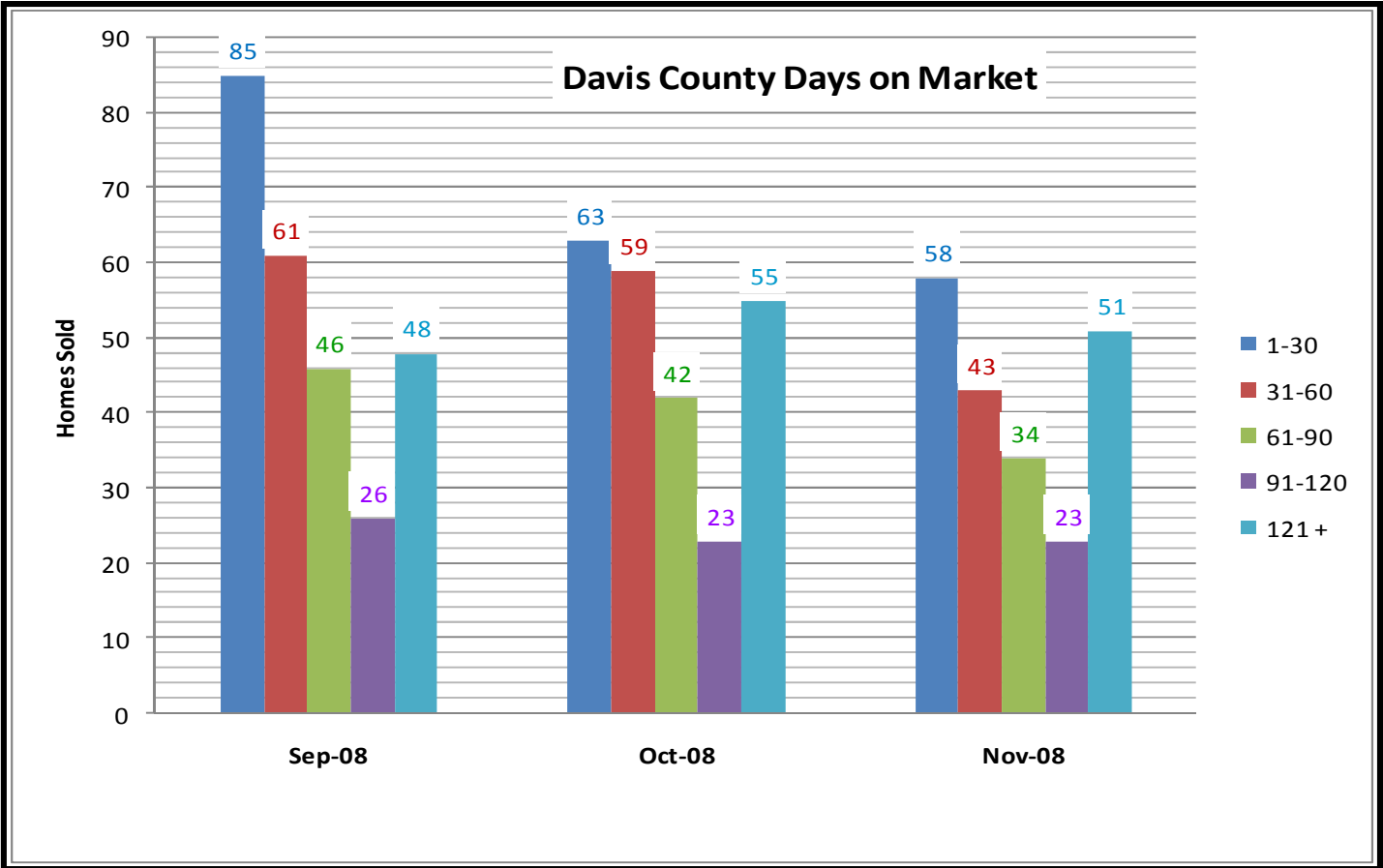
### Davis County Average Sales Price



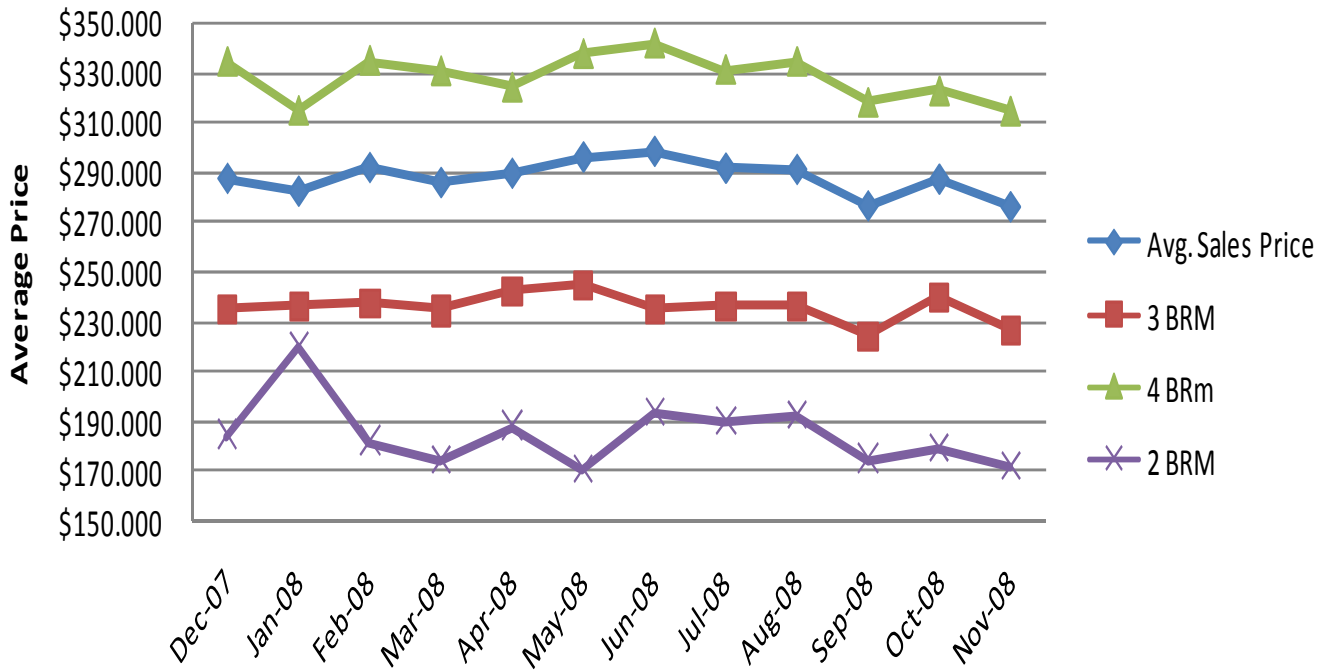
### Davis County Percent Increase - Sales Price



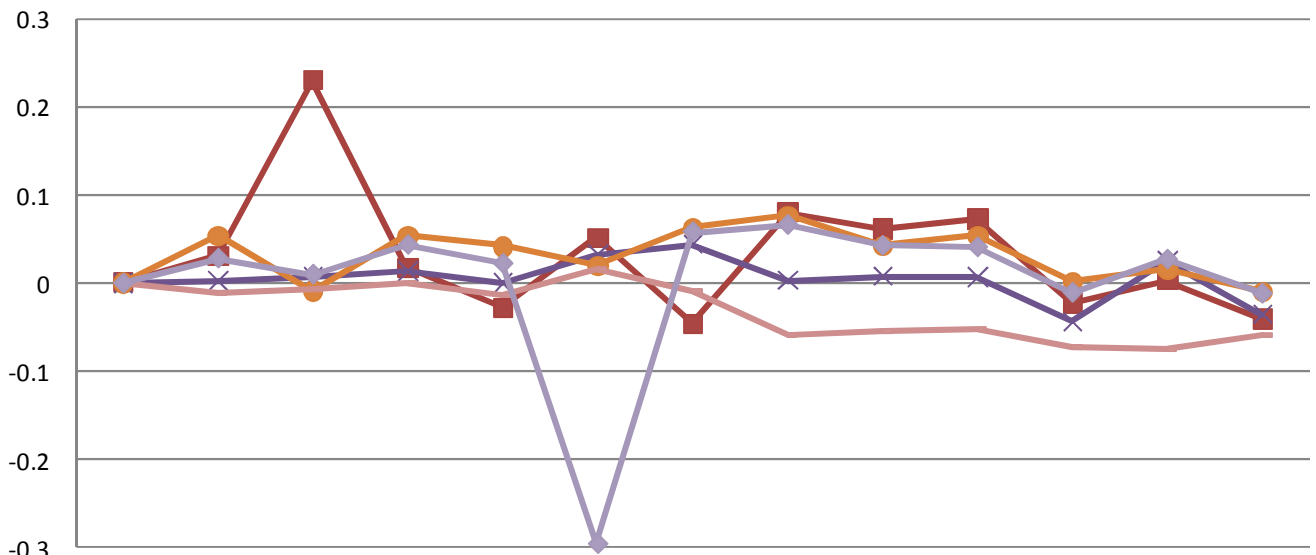
	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08
2 BRM	0%	-12.79%	28.73%	-3.62%	23.89%	-23.51%	-17.40%	5.24%	-11.88%	-20.51%	-31.80%	-20.62%
3 BRM	0%	2.54%	0.38%	-5.86%	-4.99%	-10.25%	-5.73%	-2.77%	-0.79%	-4.83%	-12.99%	-7.94%
4+ BRM	0%	-10.85%	4.06%	-7.76%	-3.03%	-2.18%	-3.08%	-2.14%	-5.48%	-6.56%	-9.88%	-7.77%
Listings	0%	3.09%	3.90%	-2.04%	1.06%	3.18%	-2.61%	1.38%	-3.19%	-3.34%	-3.55%	-4.02%
Avg	0%	-7.73%	0.41%	-7.50%	-4.06%	-5.82%	-4.53%	-2.49%	-3.71%	-7.75%	-12.84%	-8.86%



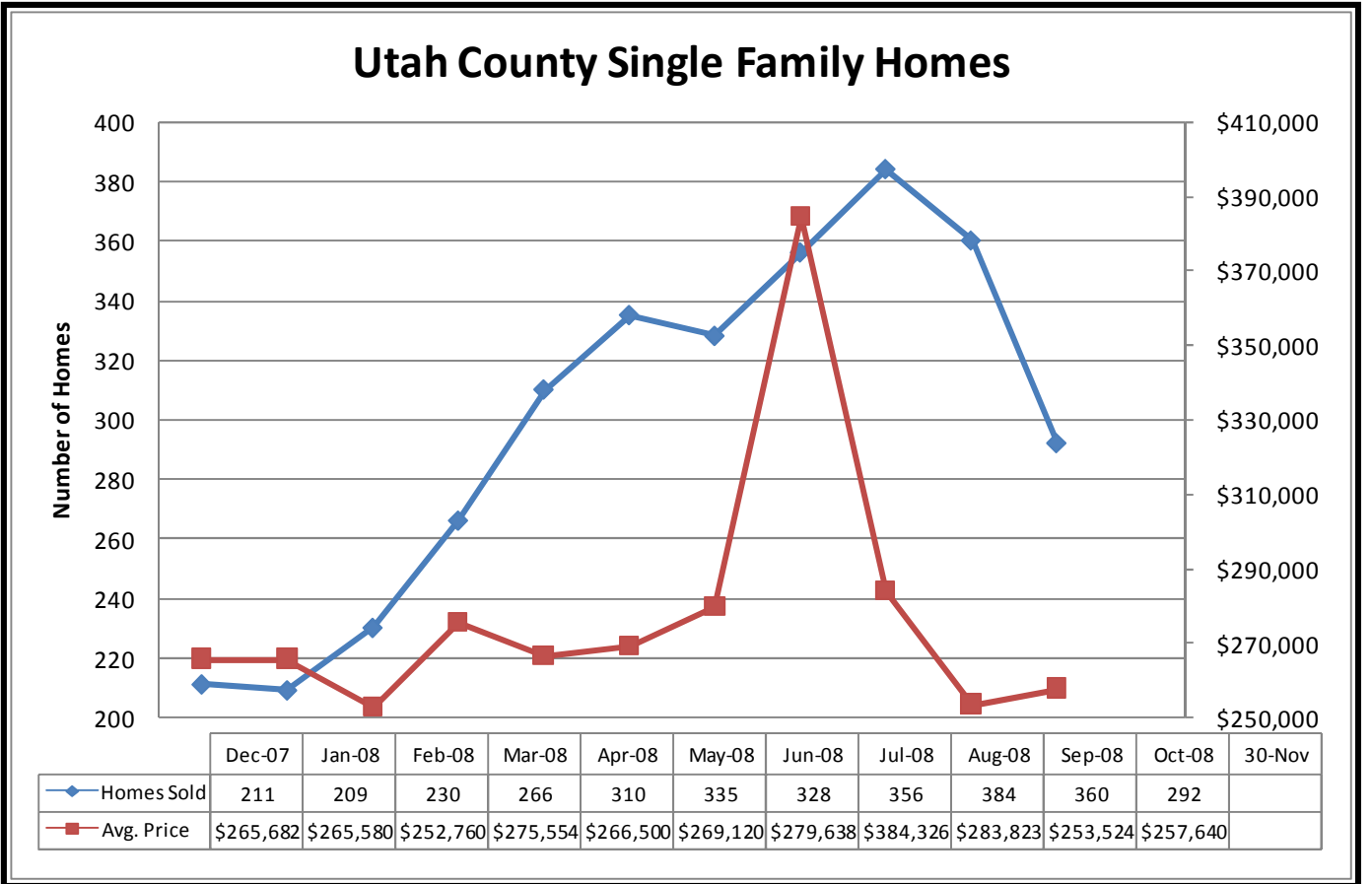
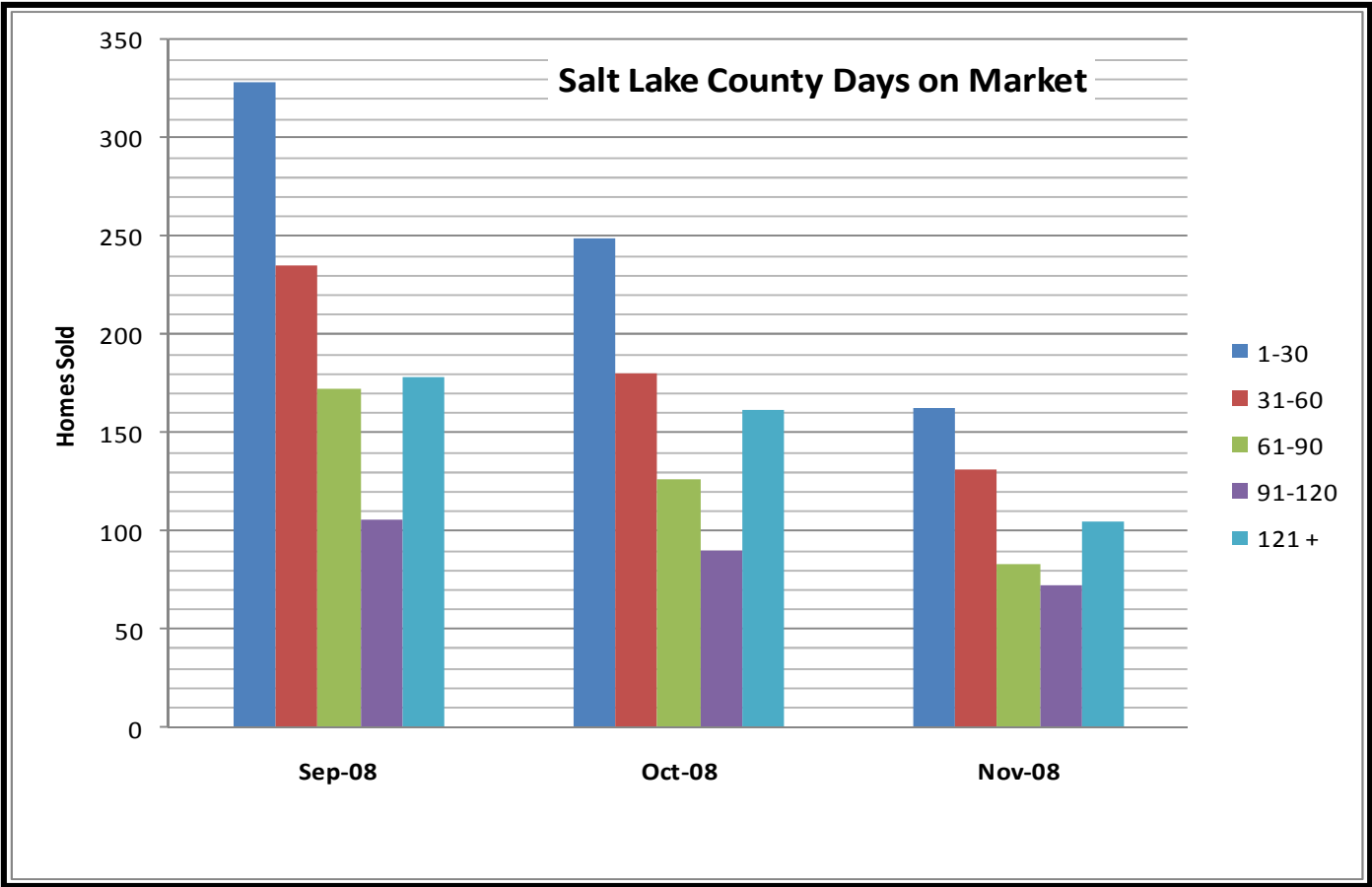
## Salt Lake County Average Sales Price



## Salt Lake County Percent Increase - Sales Price

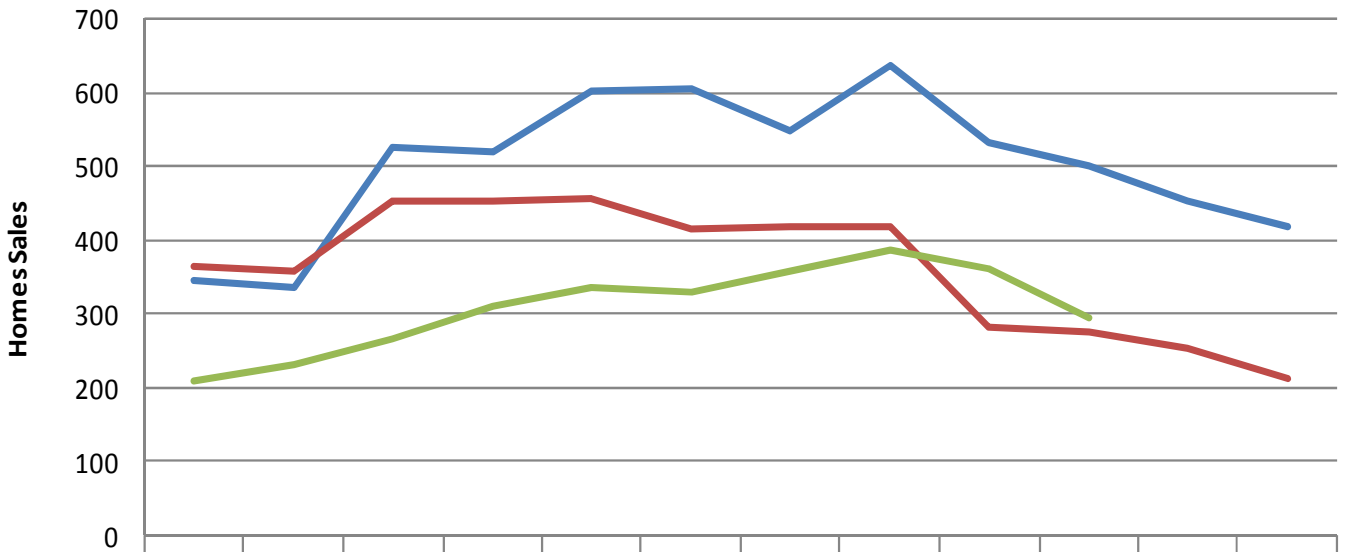


	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08
2 BRM	0	2.99%	22.88%	1.64%	-2.88%	5.04%	-4.66%	7.93%	6.06%	7.18%	-2.35%	0.21%	-4.17%
3 BRM	0	0.21%	0.62%	1.36%	0.00%	3.17%	4.29%	0.26%	0.74%	0.69%	-4.35%	2.44%	-3.56%
4+ BRM	0	5.30%	-0.89%	5.45%	4.12%	2.03%	6.28%	7.63%	4.29%	5.31%	0.11%	1.57%	-0.98%
Listings	0	-1.06%	-0.63%	-0.04%	-1.33%	1.66%	-0.91%	-5.89%	-5.59%	-5.23%	-7.33%	-7.60%	-5.87%
Avg	0	2.84%	1.03%	4.38%	2.25%	-29.53%	5.85%	6.65%	4.28%	4.10%	-1.03%	2.72%	-1.16%



Go to [www.inwesttitle.com](http://www.inwesttitle.com) for previous reports.

## Utah County Single Family Home Sales



	1	2	3	4	5	6	7	8	9	10	11	12
— 2006	344	336	526	520	601	604	549	636	531	499	453	417
— 2007	362	356	452	452	454	413	417	417	281	273	251	211
— 2008	209	230	266	310	335	328	356	384	360	292		

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