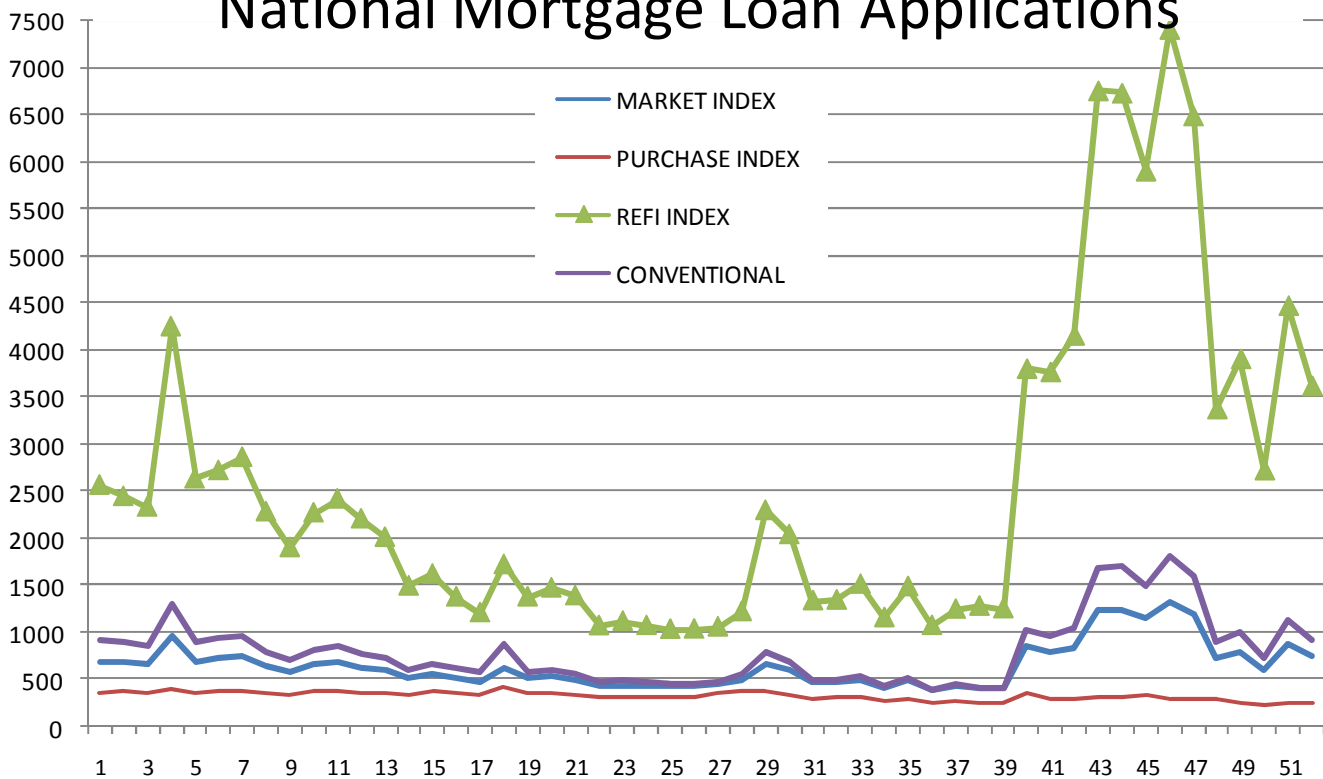


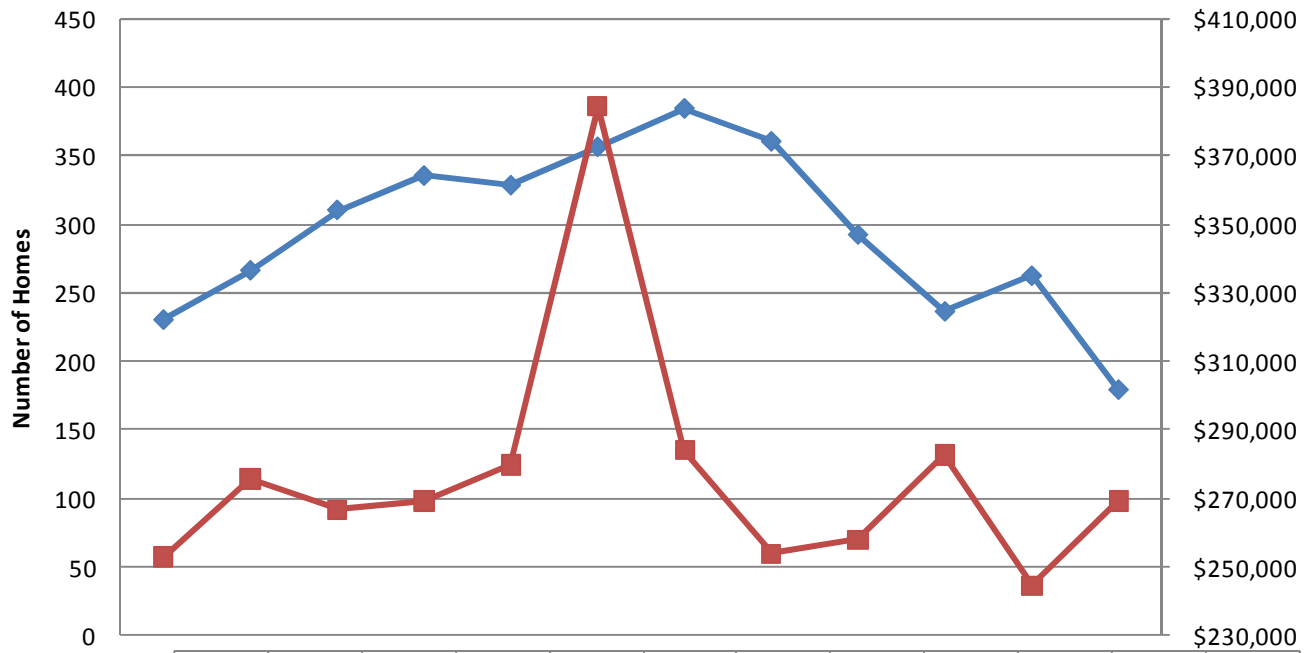
<b>South Ogden</b>	<b>801 475-4410</b>	<b>Layton</b>	<b>801 773-9806</b>
<b>Salt Lake</b>	<b>801 264-0700</b>	<b>Sandy</b>	<b>801 208-2000</b>
<b>Tooele</b>	<b>435 882-5510</b>	<b>Grantsville</b>	<b>435 884-3221</b>
<b>Orem State St.</b>	<b>801 932-1013</b>	<b>Orem Center St.</b>	<b>801 221-9277</b>
<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>			

## National Mortgage Loan Applications



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 February 20, 2009 the indices decreased and average of -14% after a 44% increase from the previous week. The Refi Index fell -19%, the Market Index Fell -15%, and Conventional Index -19%. For more information go to [www.mortgagebankers.org](http://www.mortgagebankers.org).

## Utah County Single Family Homes



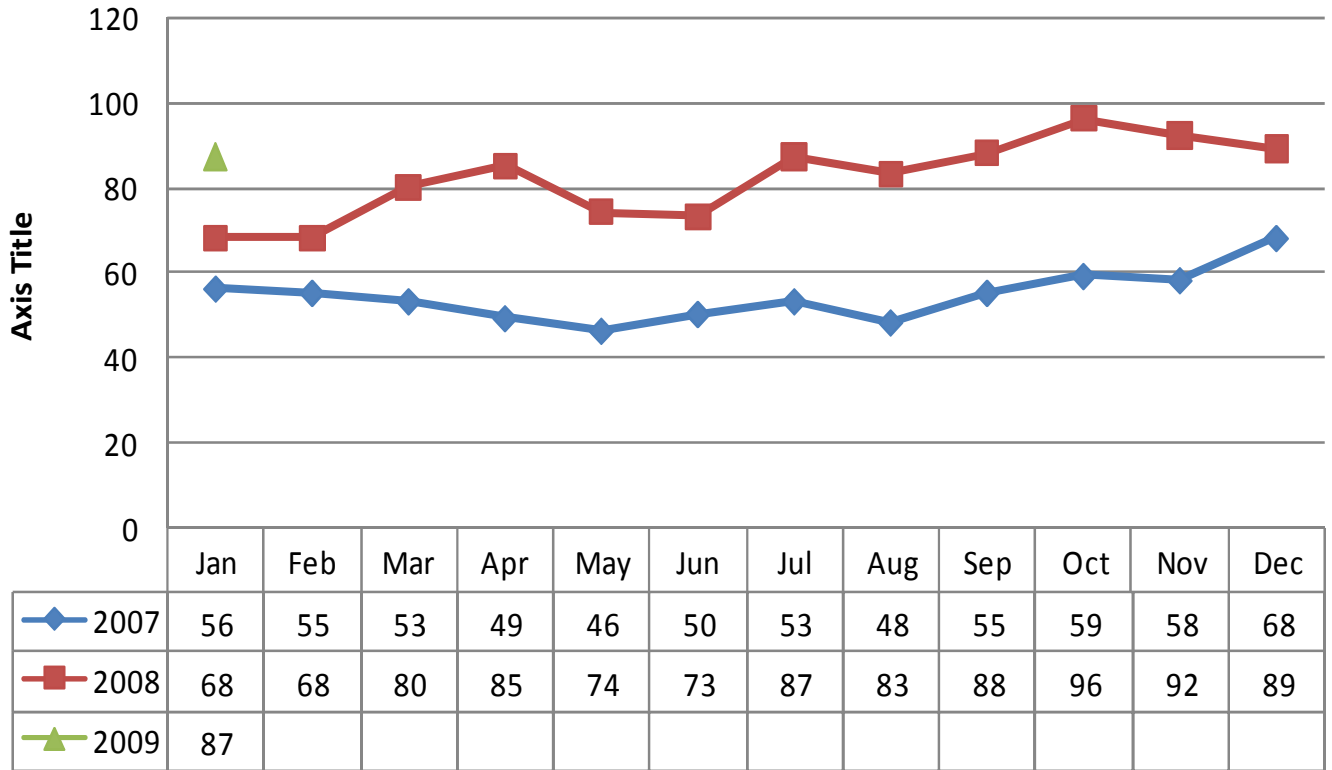
	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09
◆ Homes Sold	230	266	310	335	328	356	384	360	292	236	262	179
■ Avg. Price	\$252,760	\$275,554	\$266,500	\$269,120	\$279,638	\$384,326	\$283,823	\$253,524	\$257,640	\$282,449	\$244,402	\$269,036

## Utah County Single Family Home Sales



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
— 2007	362	356	452	452	454	413	417	417	281	273	251	211
— 2008	209	230	266	310	335	328	356	384	360	292	236	262
— 2009	179											

## Days on the Market



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