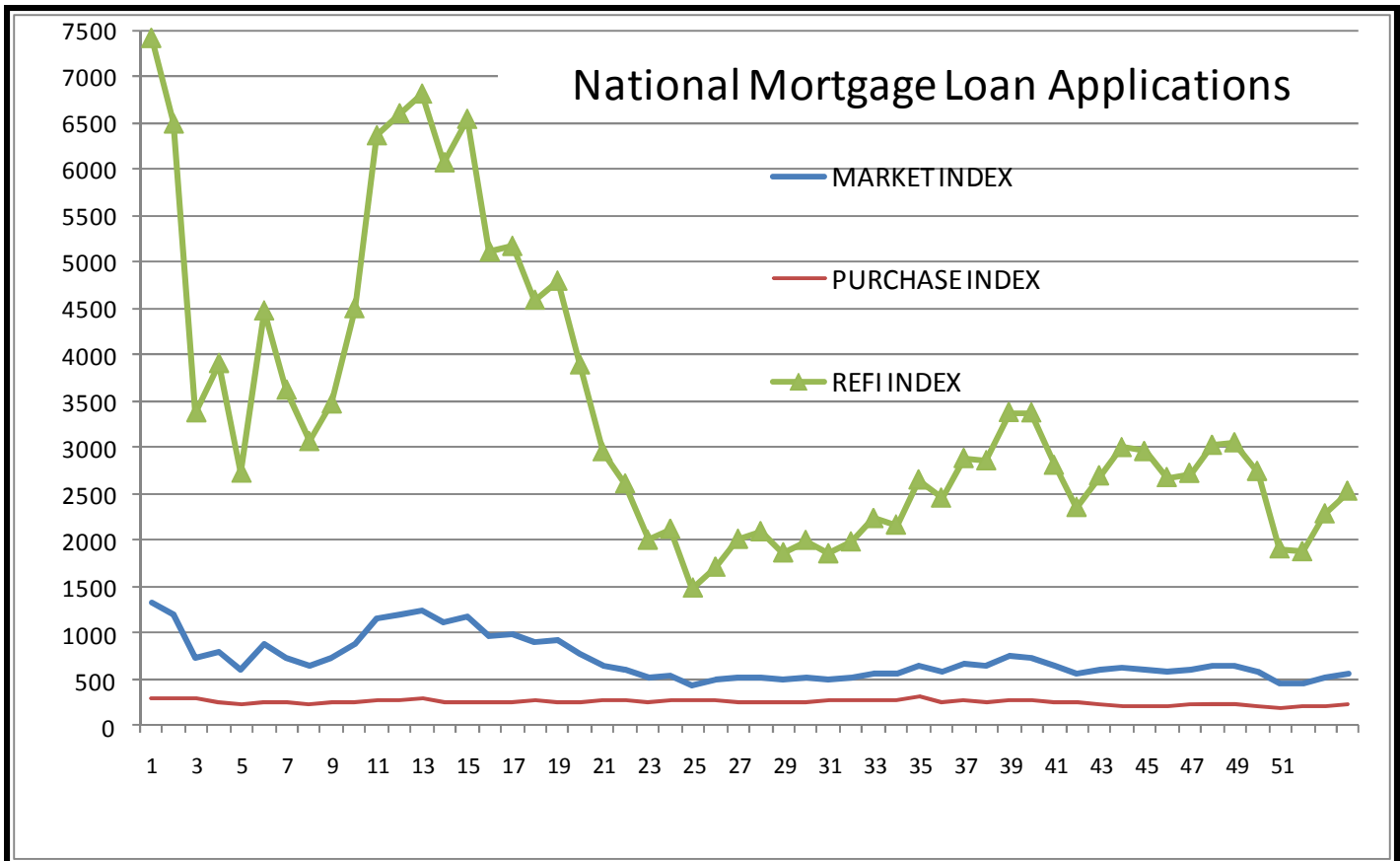
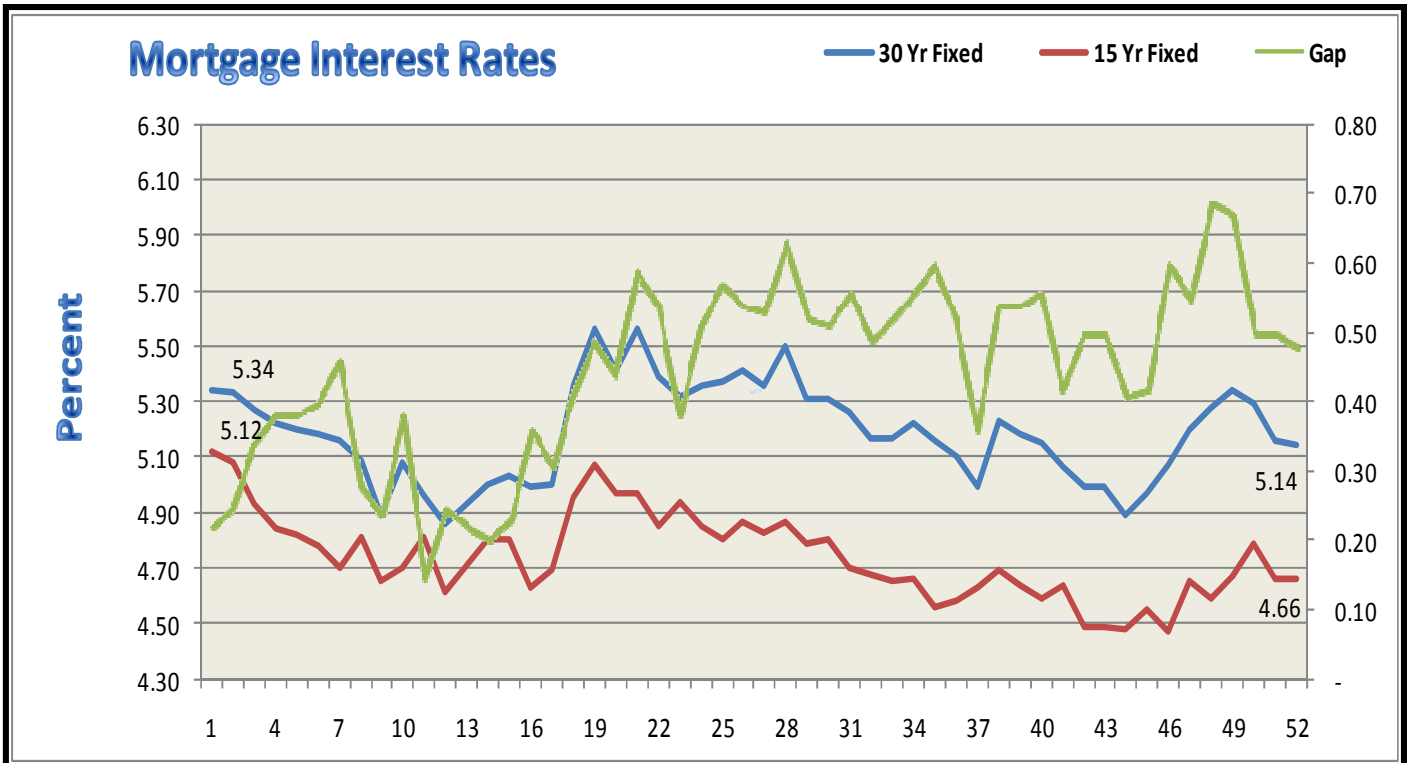


<b>South Ogden</b>	<b>801 475-4410</b>	<b>Layton</b>	<b>801 773-9806</b>
<b>Salt Lake</b>	<b>801 264-0700</b>	<b>Tooele</b>	<b>435 882-5510</b>
<b>Grantsville</b>	<b>435 884-3221</b>	<b>Orem State St.</b>	<b>801 932-1013</b>
<b>Orem Center St.</b>	<b>801 221-9277</b>	<b>Spanish Fork</b>	<b>801 794-2115</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)</b>		<b>2037 West Commerce Way, Ogden, UT 84401 - 801 399-3544</b>	

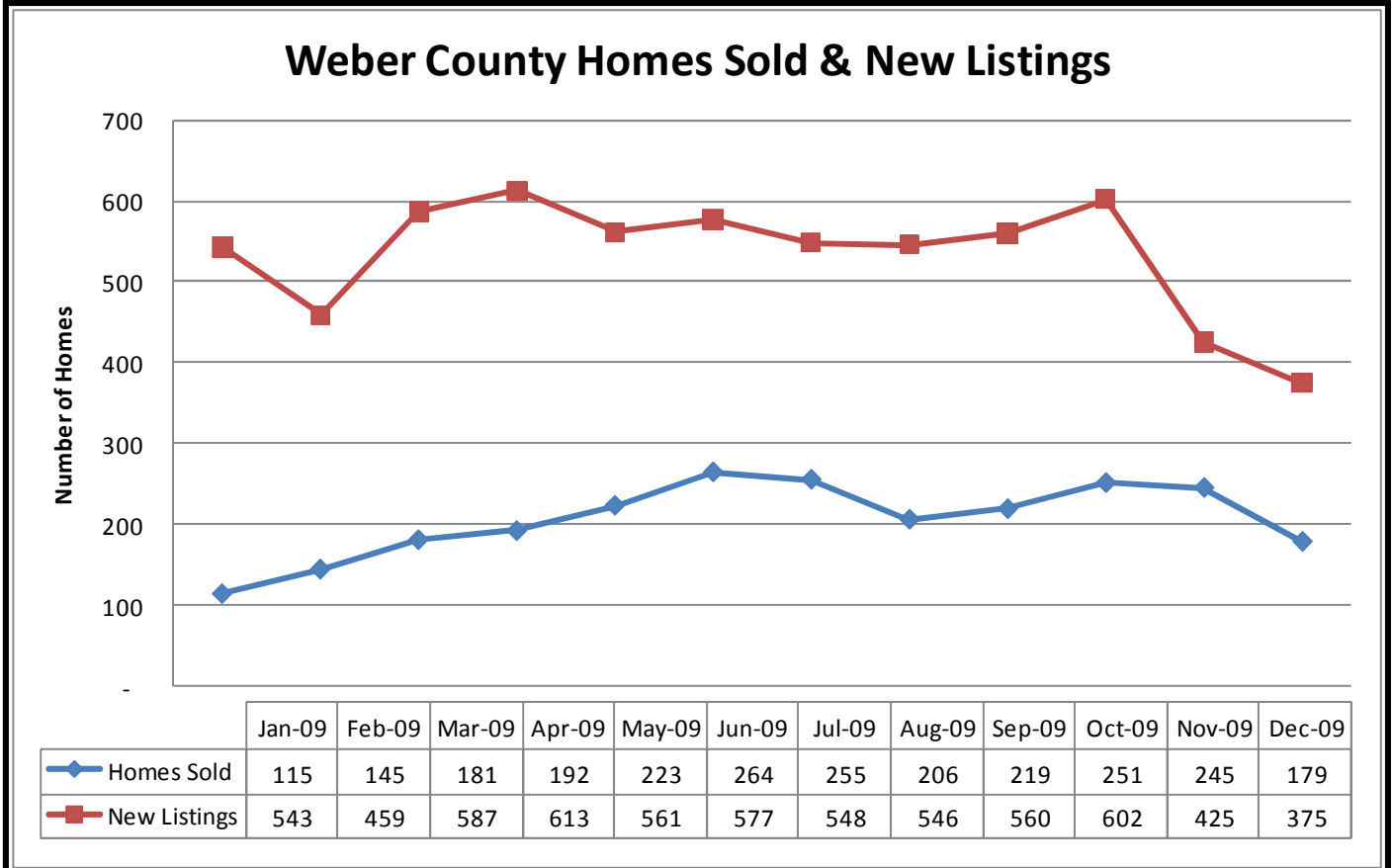


Seasonally adjusted indices from the Mortgage Bankers Association of America (MBA) shows the major loan application indices for the past 52 weeks. For the week ending January 15, 2010 the indices increased an average of 9.9%. The Refi Index increased 10.7%, the Market Index increased 9.1%, and the Purchase Index increased 9.8%. For more information go to [www.mortgagebankers.org](http://www.mortgagebankers.org).

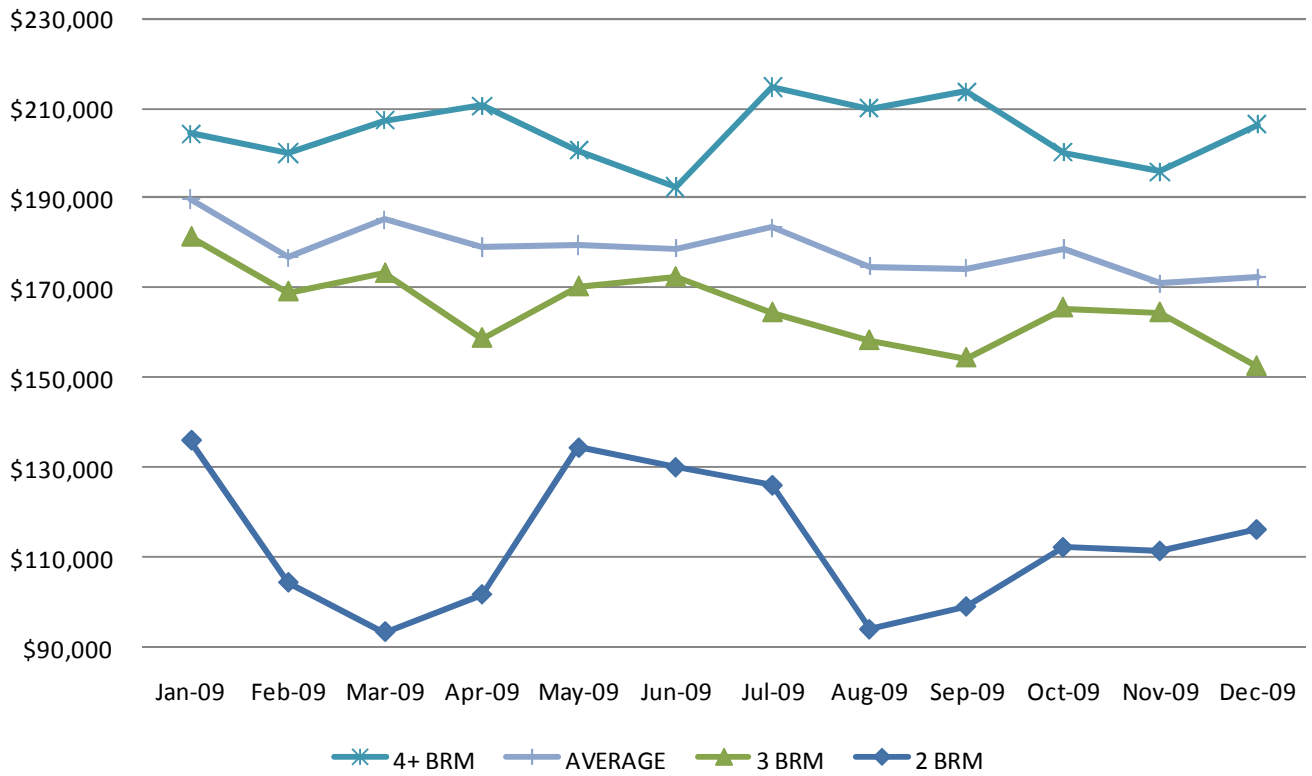


The Bankrate.com average mortgage interest rates are 5.14% and 4.66 for 30 year and 15 year mortgages, respectively.

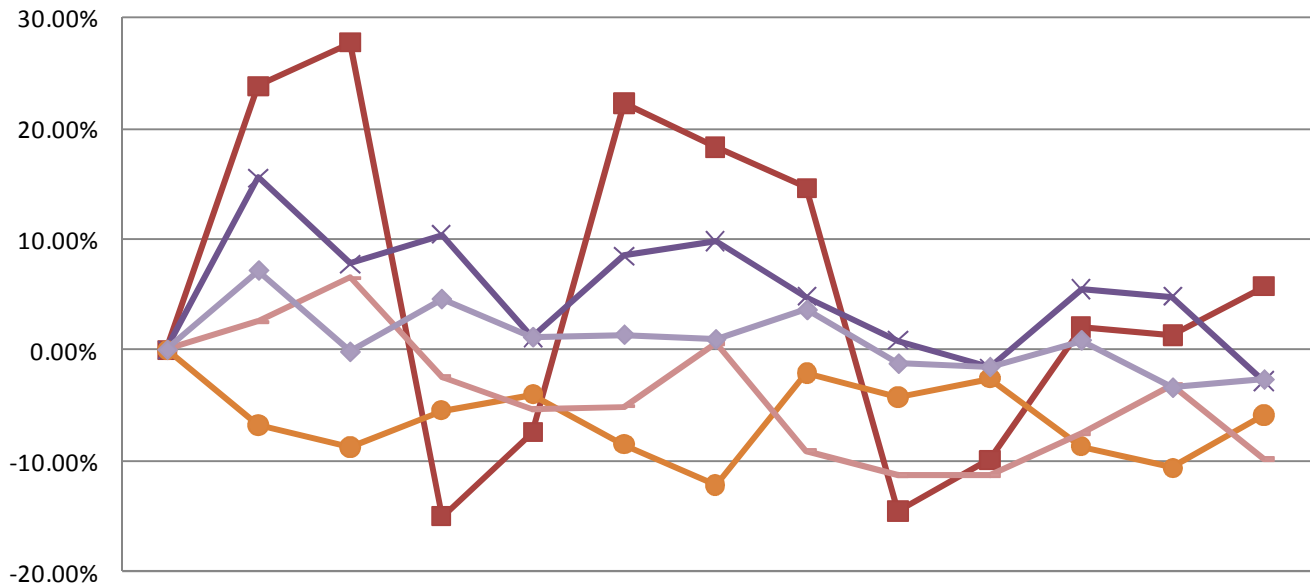
Freddie Mac reports mortgage rates from its weekly survey at 4.99% for a 30 year mortgage, 4.4% for the 15 year mortgage, and 4.32% for the 1 year ARM.



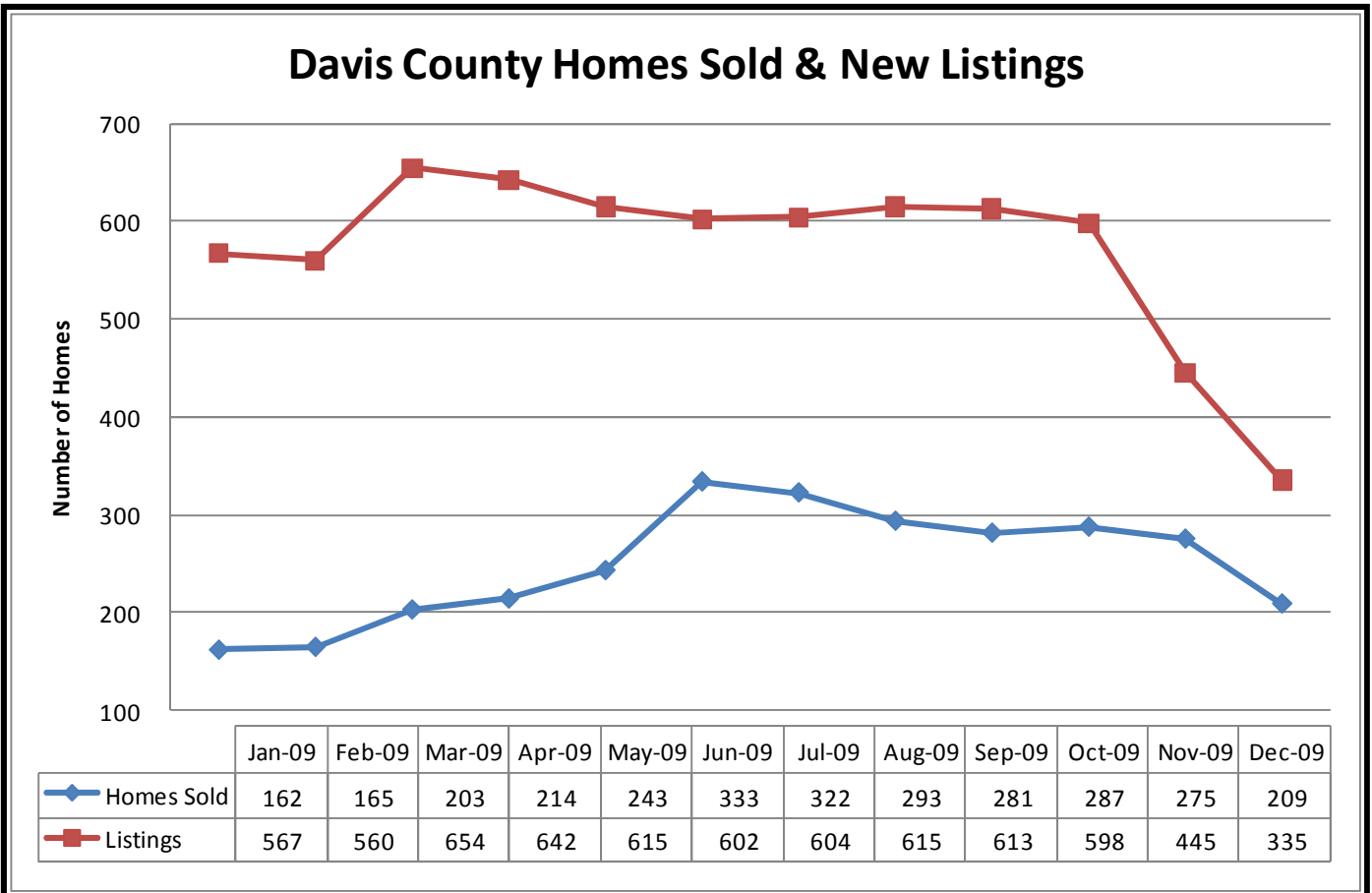
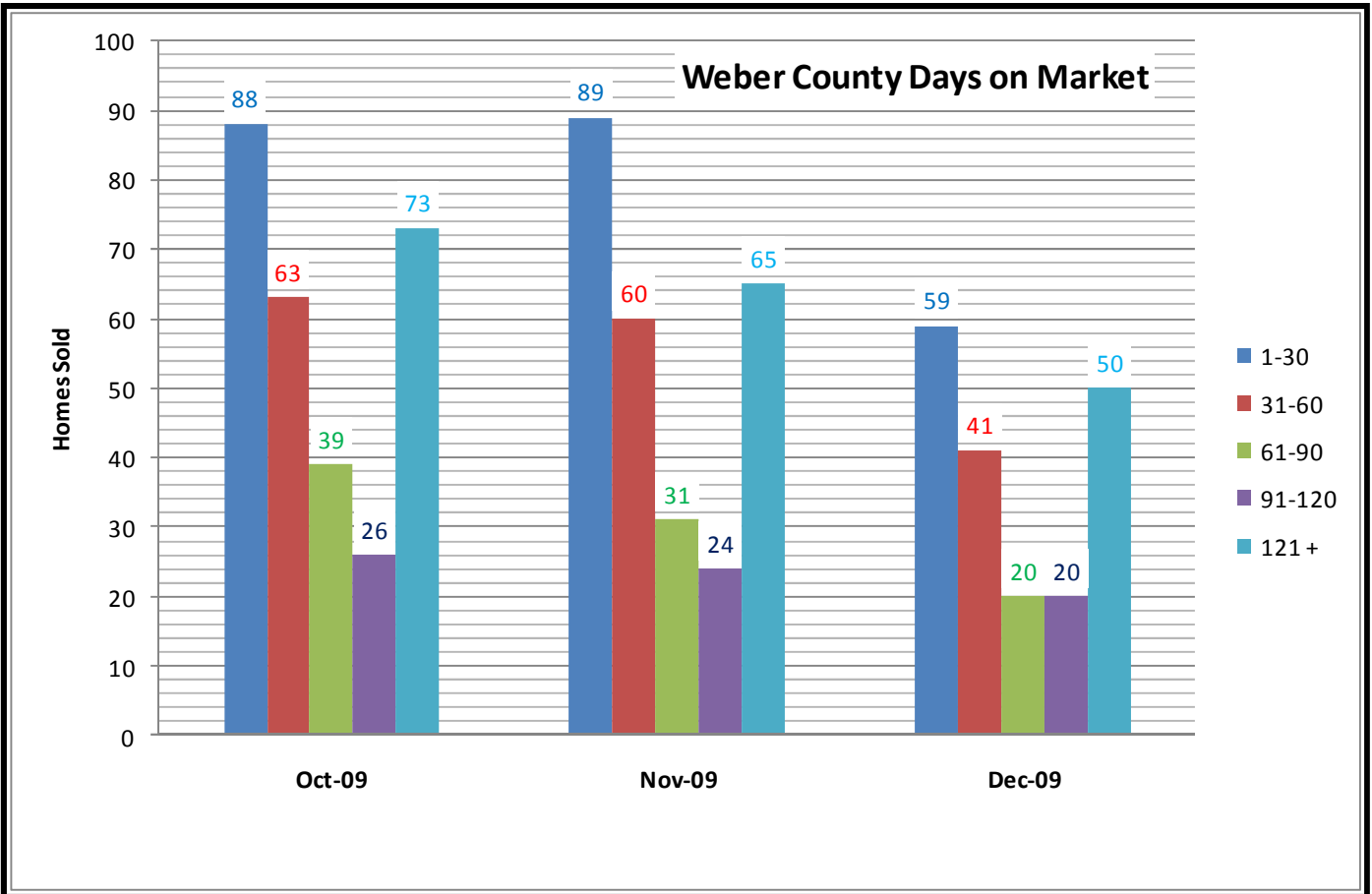
### Weber County Average Sales Price



### Weber County Percent Increase - Sales Price



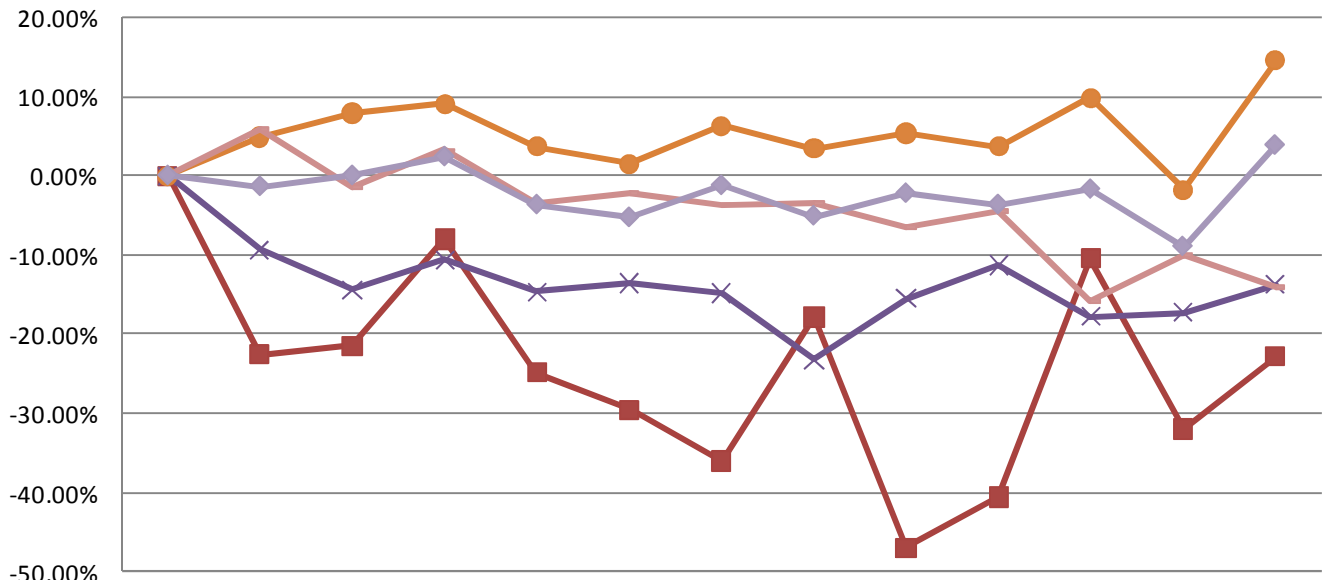
	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
2 BRM	0.00%	23.79%	27.74%	-15.01%	-7.46%	22.29%	18.32%	14.65%	-14.55%	-9.93%	2.08%	1.34%	5.70%
3 BRM	0.00%	15.55%	7.77%	10.39%	1.18%	8.49%	9.83%	4.81%	0.84%	-1.62%	5.49%	4.83%	-2.82%
4+ BRM	0.00%	-6.82%	-8.77%	-5.44%	-3.99%	-8.54%	-12.22%	-2.10%	-4.24%	-2.58%	-8.70%	-10.66%	-5.86%
Listings	0.00%	2.51%	6.48%	-2.49%	-5.36%	-5.08%	0.53%	-9.14%	-11.34%	-11.38%	-7.50%	-3.19%	-9.79%
Avg	0.00%	7.17%	-0.19%	4.59%	1.14%	1.37%	0.94%	3.60%	-1.26%	-1.56%	0.86%	-3.43%	-2.69%



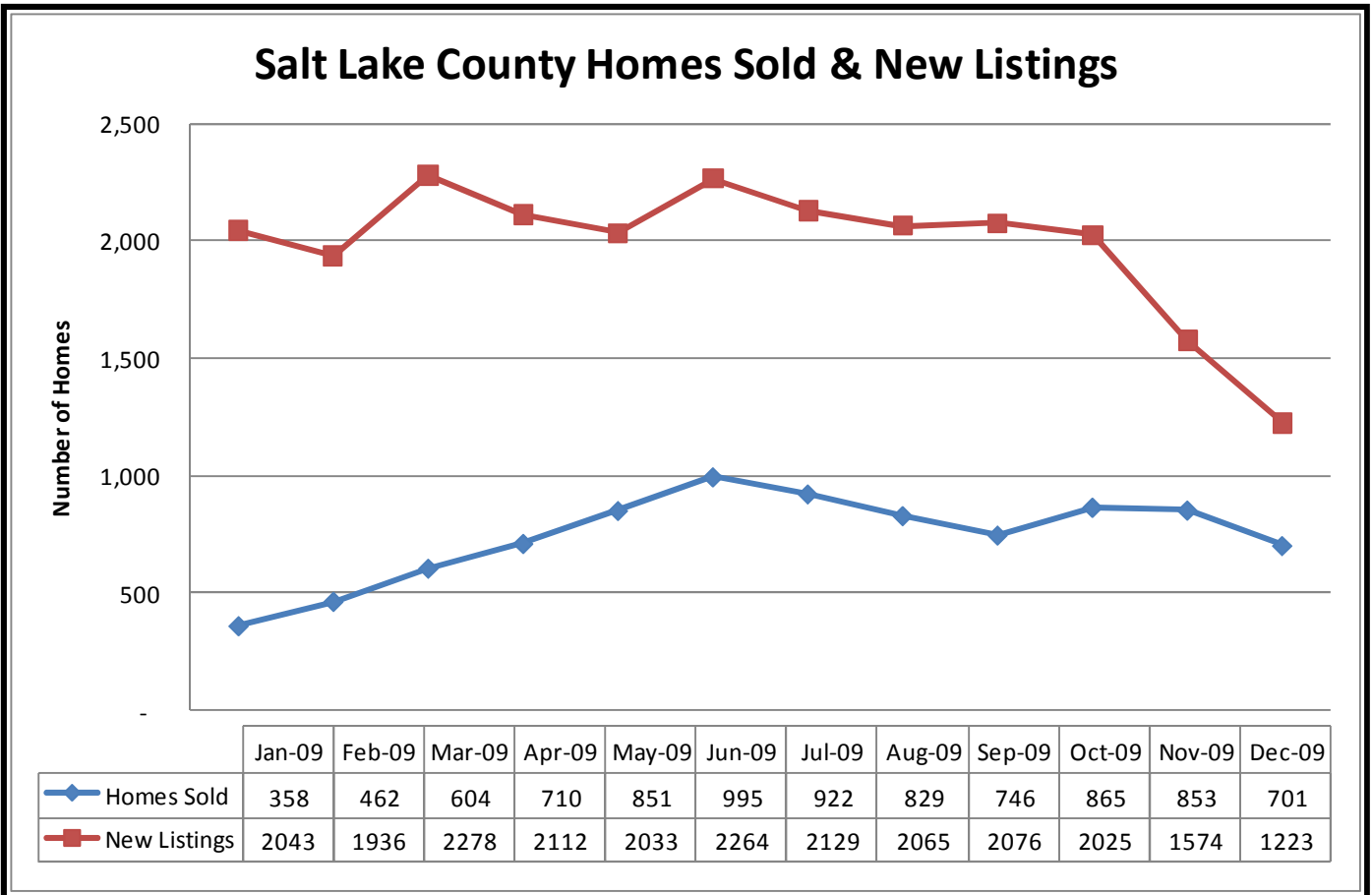
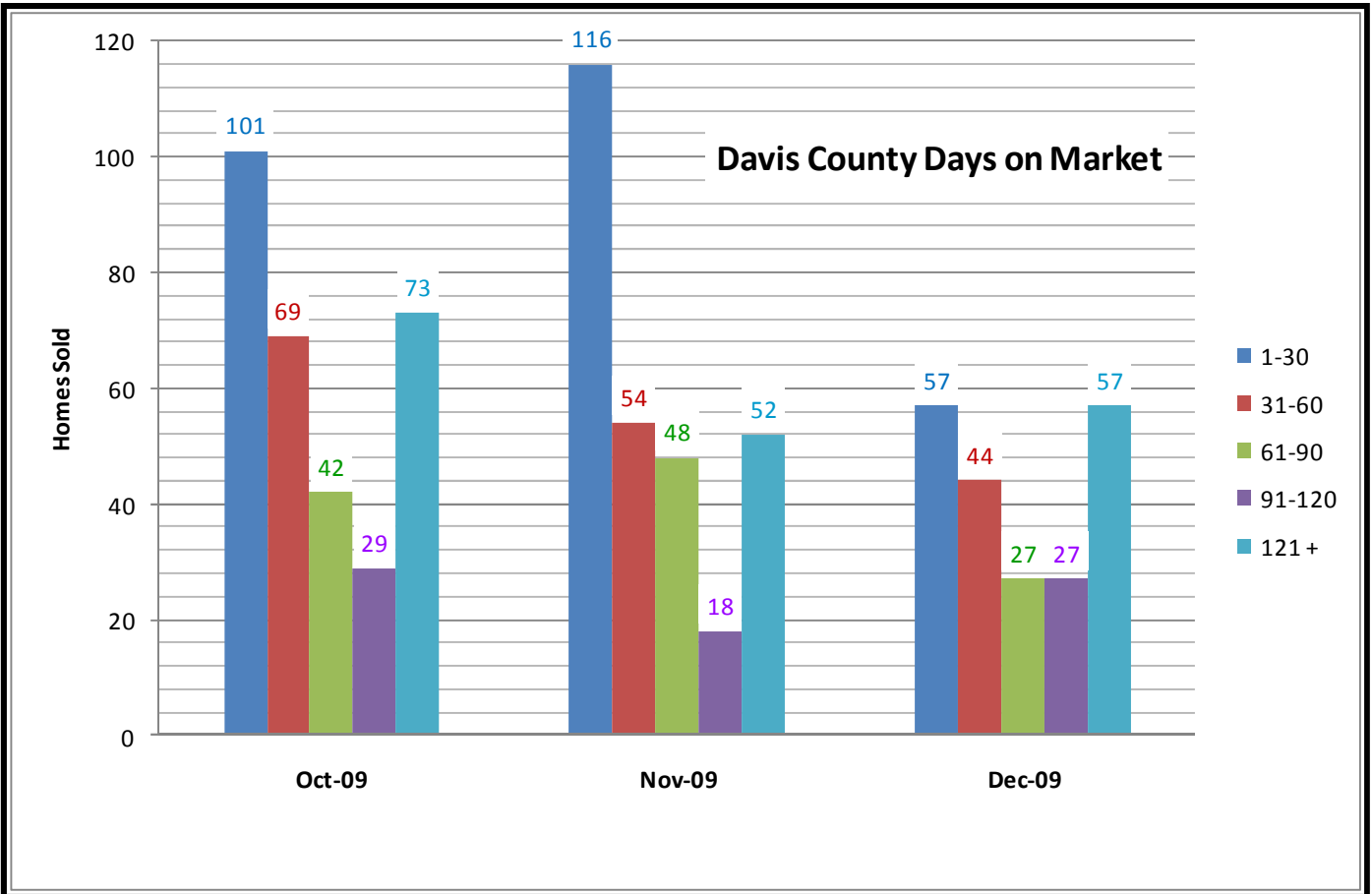
### Davis County Average Sales Price



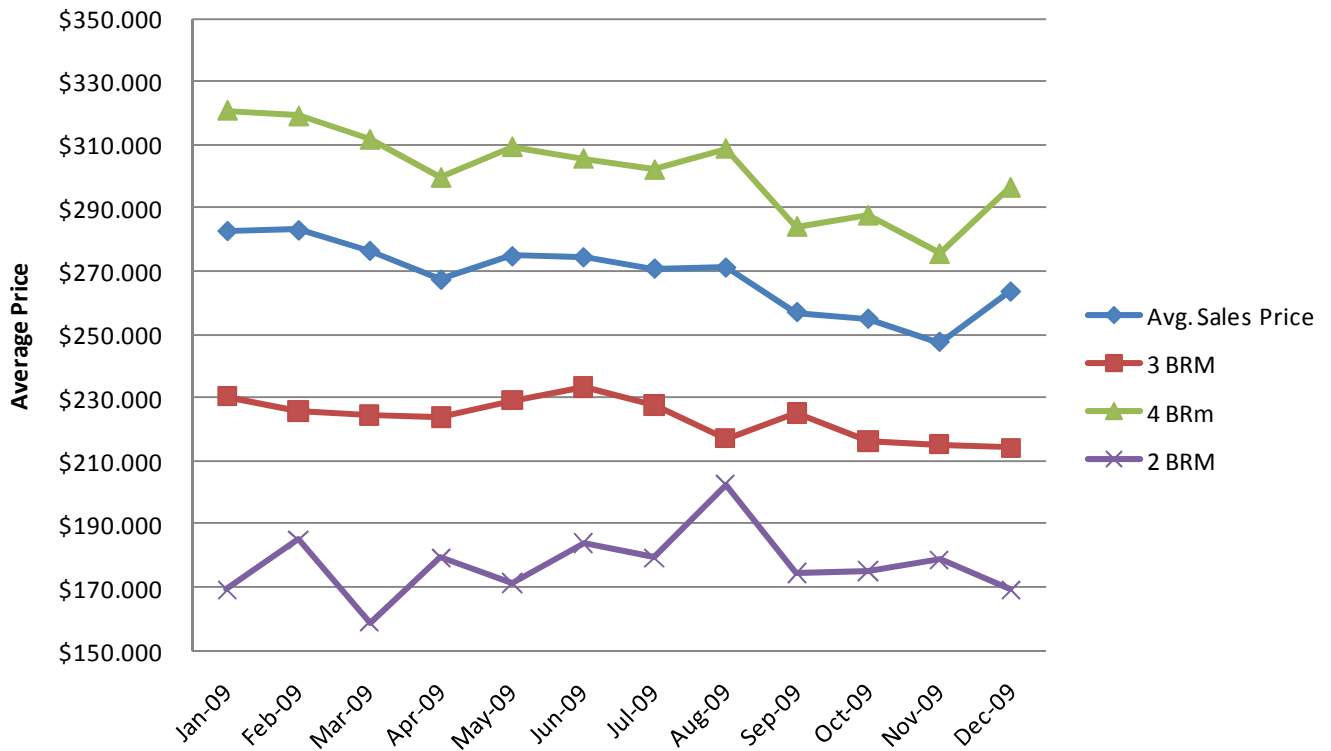
### Davis County Percent Increase - Sales Price



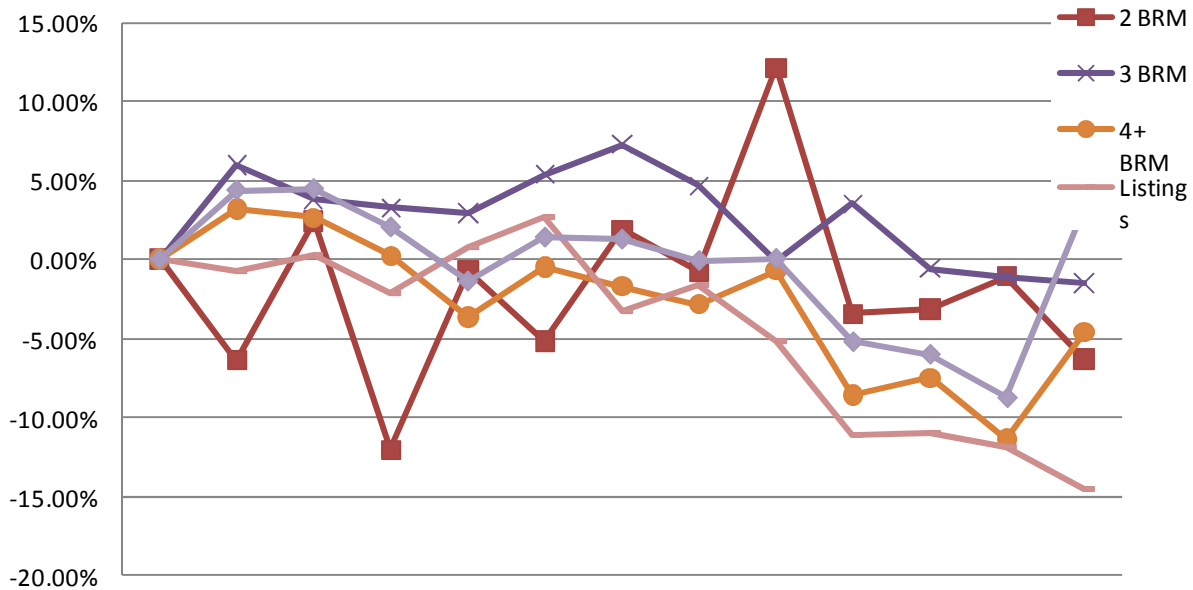
	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
2 BRM	0.00%	-22.59%	-21.47%	-7.99%	-24.82%	-29.57%	-36.09%	-17.83%	-47.03%	-40.60%	-10.47%	-31.99%	-22.86%
3 BRM	0.00%	-9.38%	-14.41%	-10.66%	-14.68%	-13.57%	-14.82%	-23.23%	-15.48%	-11.28%	-17.76%	-17.24%	-13.70%
4+ BRM	0.00%	4.90%	7.93%	9.04%	3.71%	1.47%	6.34%	3.48%	5.35%	3.66%	9.80%	-1.82%	14.56%
Listings	0.00%	5.82%	-1.49%	3.23%	-3.54%	-2.29%	-3.60%	-3.51%	-6.46%	-4.40%	-15.83%	-10.13%	-13.99%
Avg	0.00%	-1.37%	0.00%	2.39%	-3.68%	-5.30%	-1.25%	-5.11%	-2.24%	-3.67%	-1.72%	-8.97%	3.85%



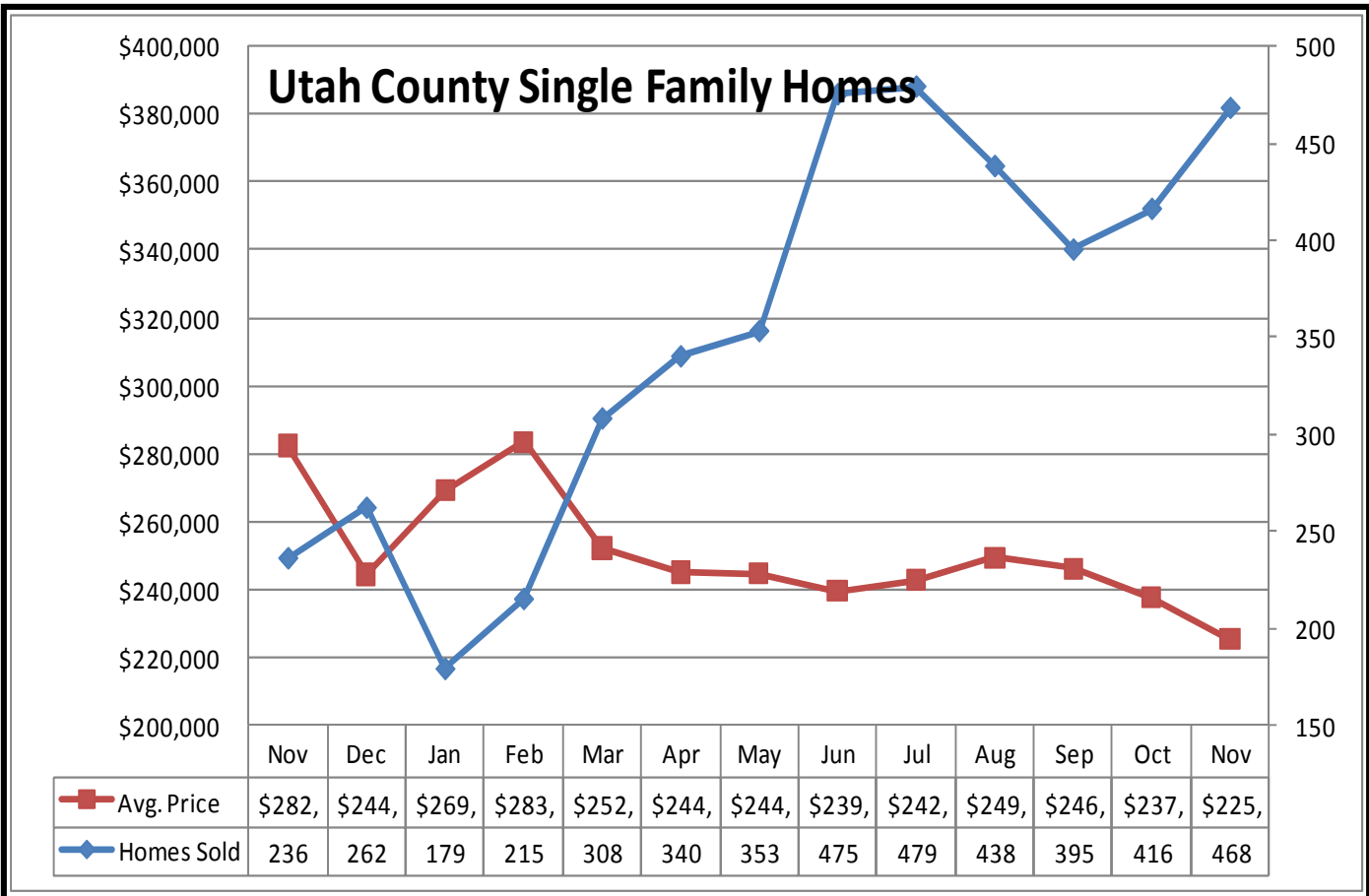
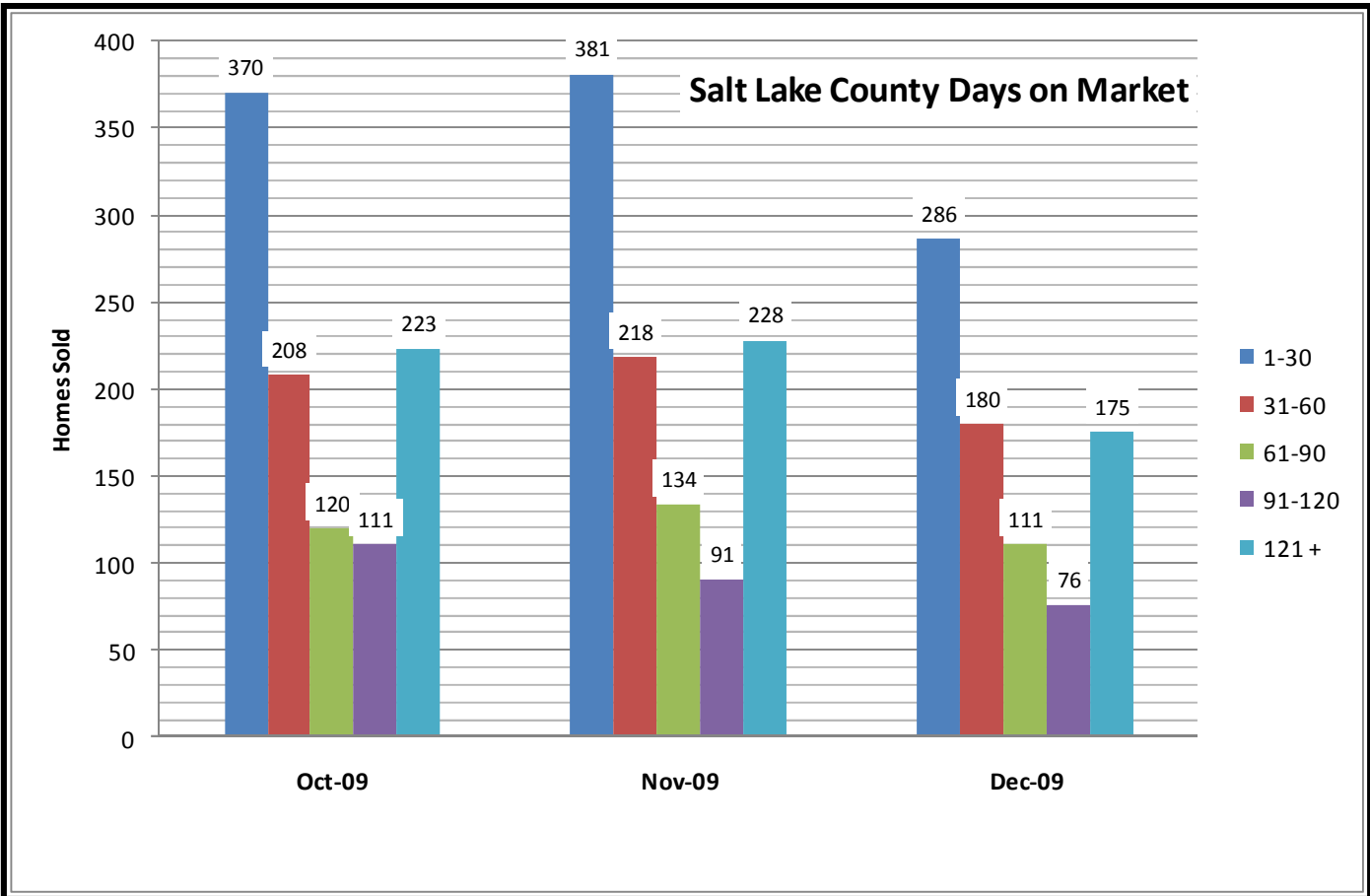
### Salt Lake County Average Sales Price



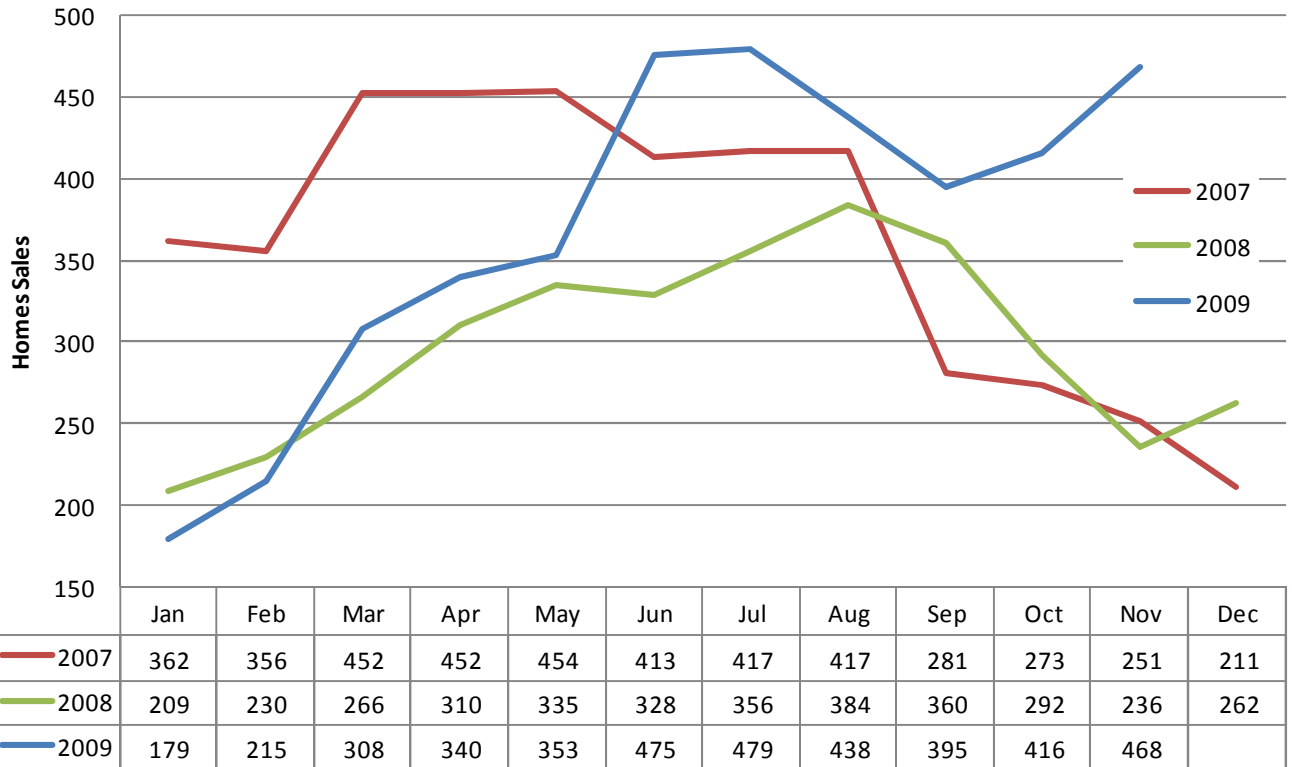
### Salt Lake County Percent Increase - Sales Price



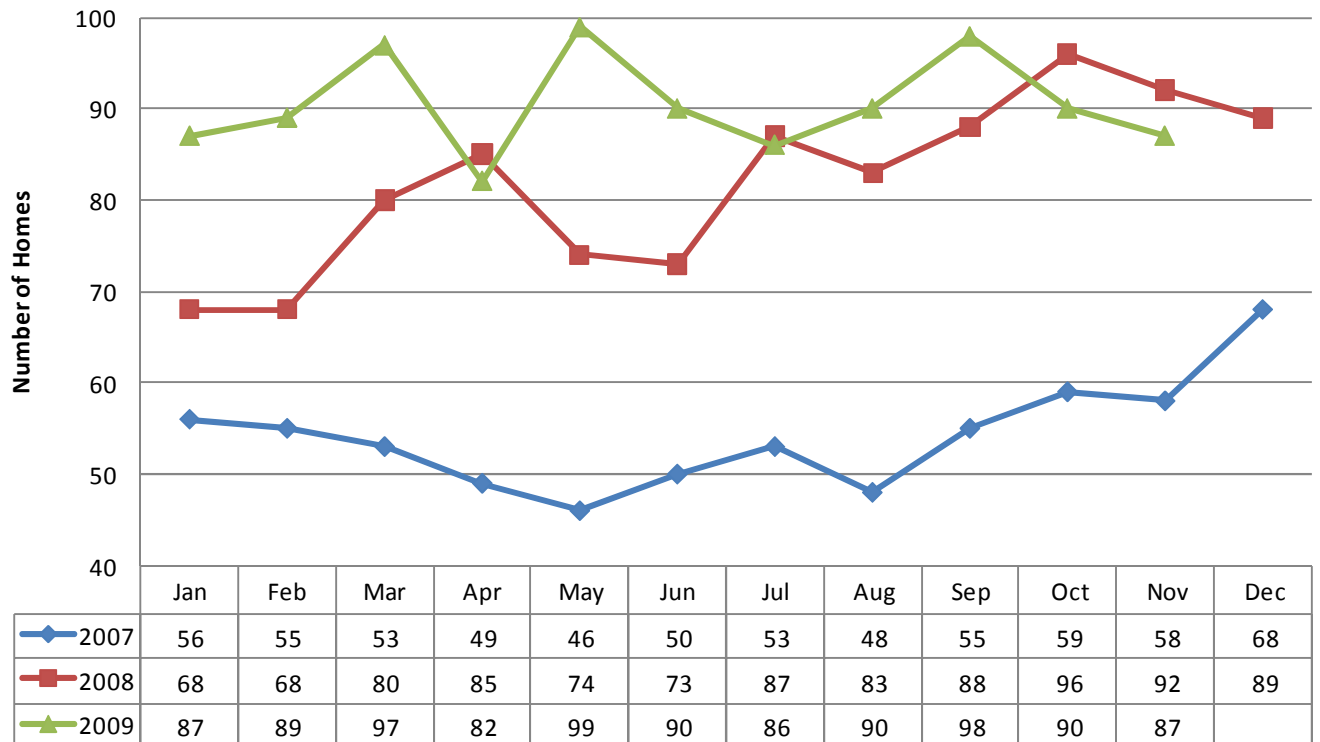
	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
2 BRM	0.00%	-6.38%	2.41%	-12.05%	-0.75%	-5.15%	1.86%	-0.73%	12.14%	-3.44%	-3.12%	-1.07%	-6.32%
3 BRM	0.00%	5.97%	3.82%	3.25%	2.92%	5.38%	7.26%	4.67%	-0.12%	3.53%	-0.59%	-1.07%	-1.49%
4+ BRM	0.00%	3.20%	2.63%	0.24%	-3.63%	-0.50%	-1.69%	-2.83%	-0.68%	-8.60%	-7.47%	-11.39%	-4.63%
Listings	0.00%	-0.73%	0.25%	-2.12%	0.77%	2.65%	-3.24%	-1.58%	-5.16%	-11.14%	-10.96%	-11.84%	-14.48%
AVERAGE	0.00%	4.34%	4.43%	2.01%	-1.40%	1.37%	1.25%	-0.10%	0.03%	-5.21%	-6.00%	-8.74%	3.19%



## Utah County Single Family Home Sales



## Utah County Days on the Market



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