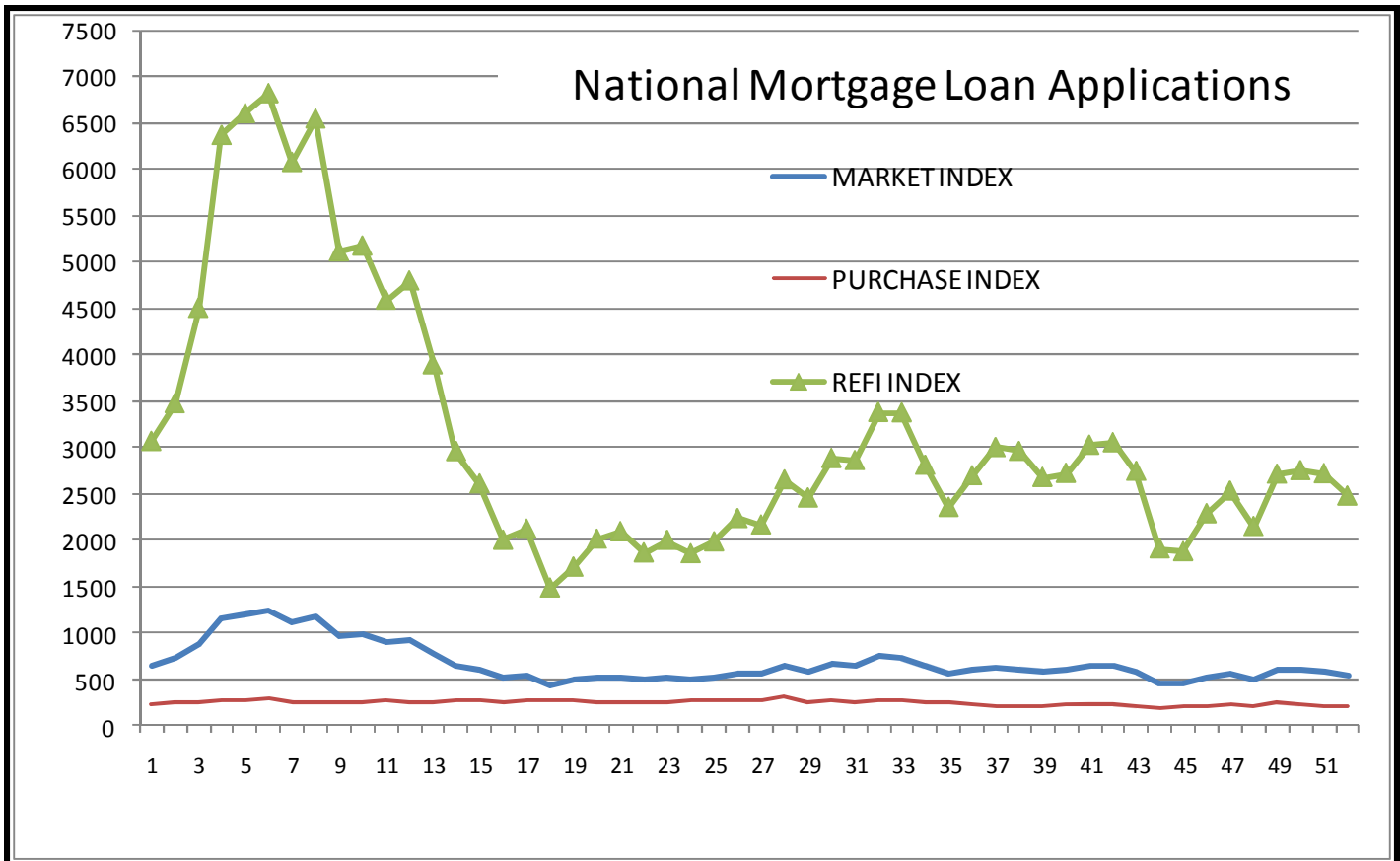
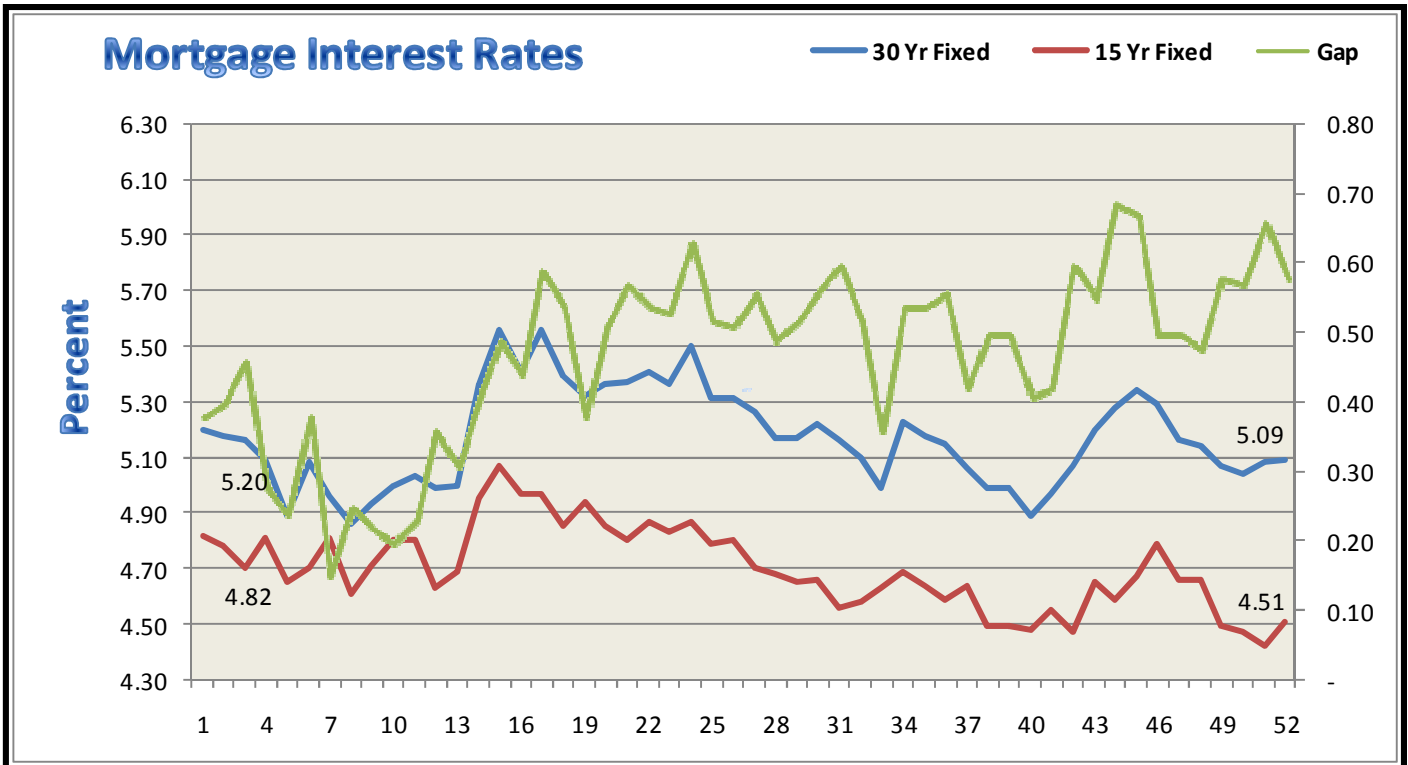


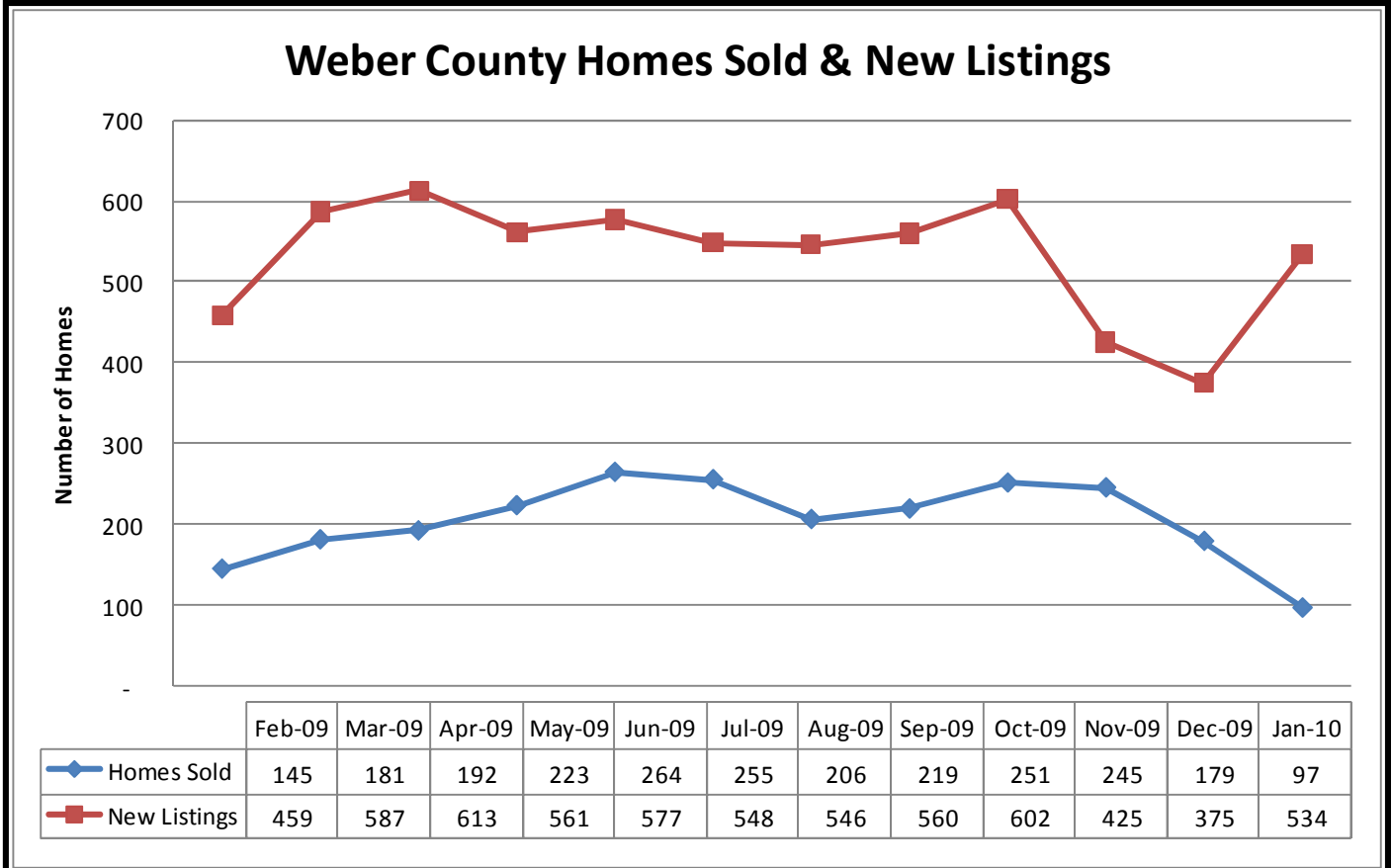
<b>South Ogden</b>	<b>801 475-4410</b>	<b>Layton</b>	<b>801 773-9806</b>
<b>Salt Lake</b>	<b>801 264-0700</b>	<b>Tooele</b>	<b>435 882-5510</b>
<b>Grantsville</b>	<b>435 884-3221</b>	<b>Orem State St.</b>	<b>801 932-1013</b>
<b>Orem Center St.</b>	<b>801 221-9277</b>	<b>Spanish Fork</b>	<b>801 794-2115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



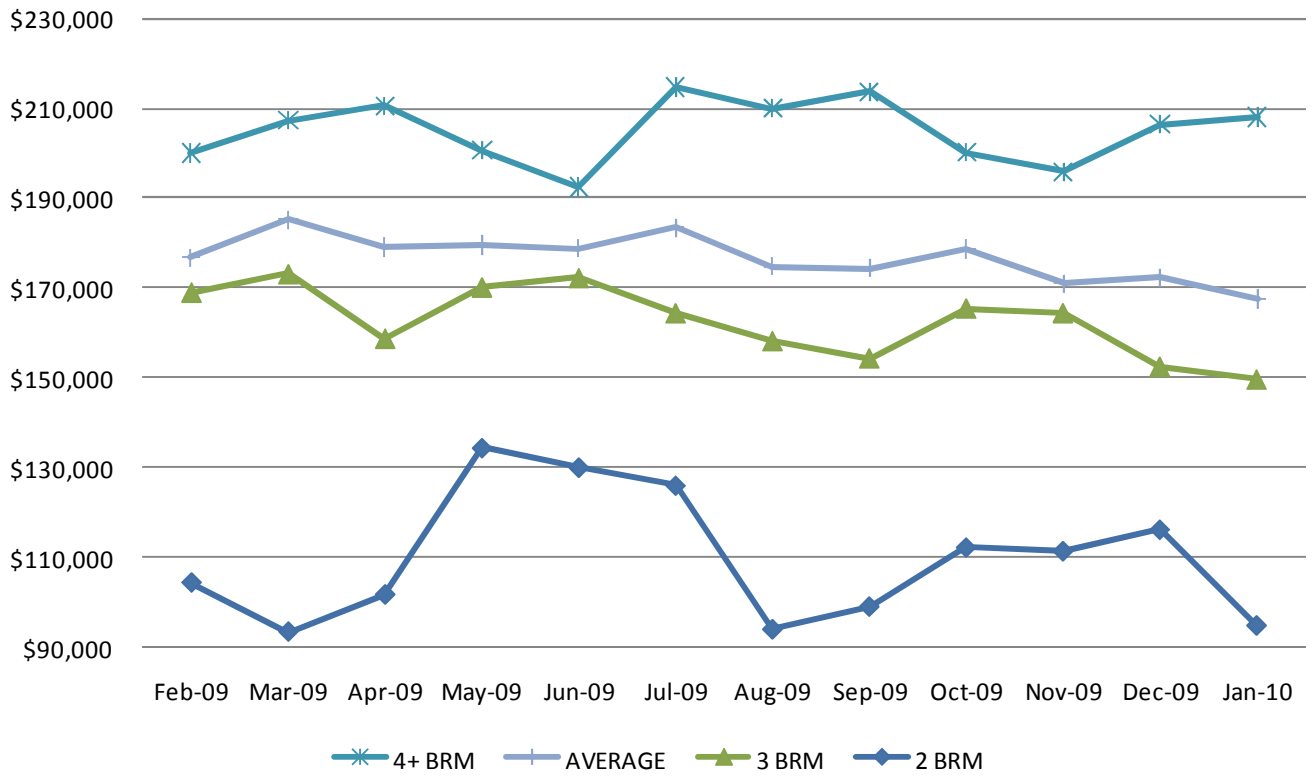
Seasonally adjusted indices from the Mortgage Bankers Association of America (MBA) shows the major loan application indices for the past 52 weeks. For the week ending February 19, 2010 the indices decreased an average of -8.2%. The Refi Index decreased -8.9%, the Market Index decreased -8.5%, and the Purchase Index decreased -7.3%. For more information go to [www.mortgagebankers.org](http://www.mortgagebankers.org).



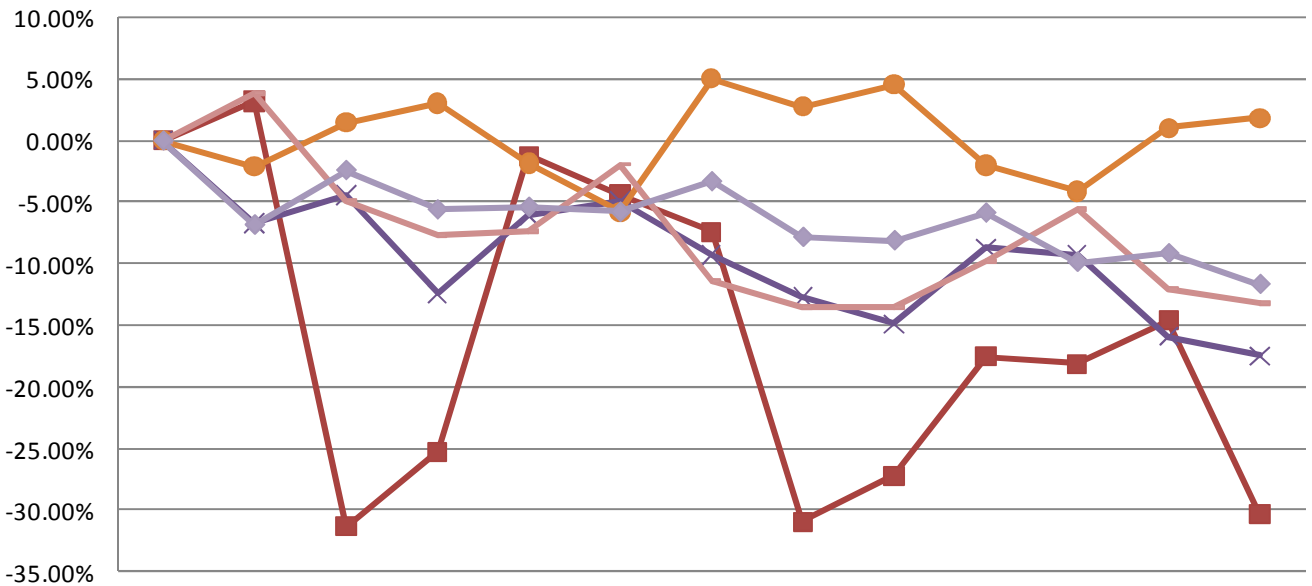
The Bankrate.com average mortgage interest rates are 5.09% and 4.51 for 30 year and 15 year mortgages, respectively.  
 Freddie Mac reports mortgage rates from its weekly survey at 4.93% for a 30 year mortgage, 4.33% for the 15 year mortgage, and 4.23% for the 1 year ARM.



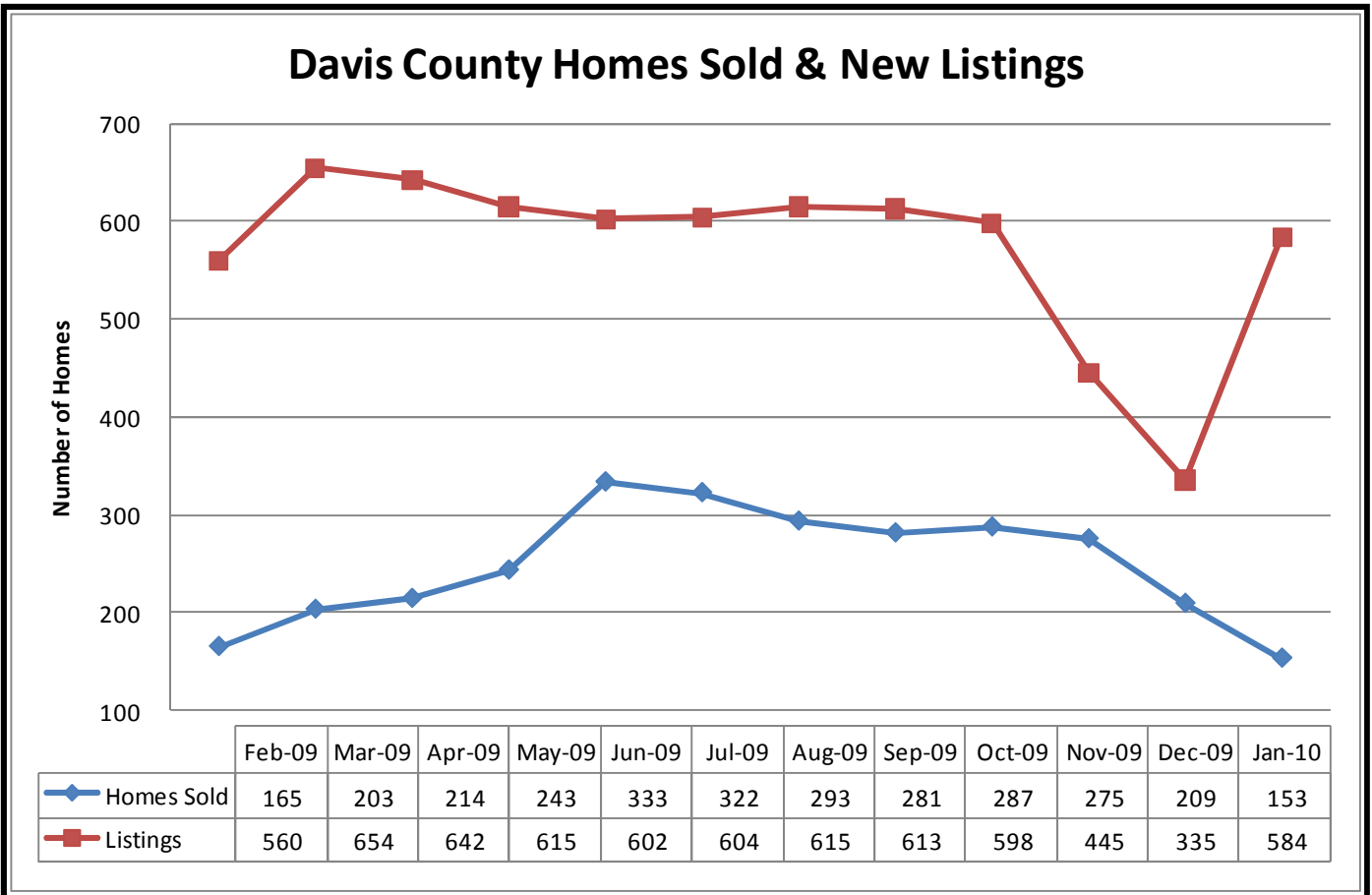
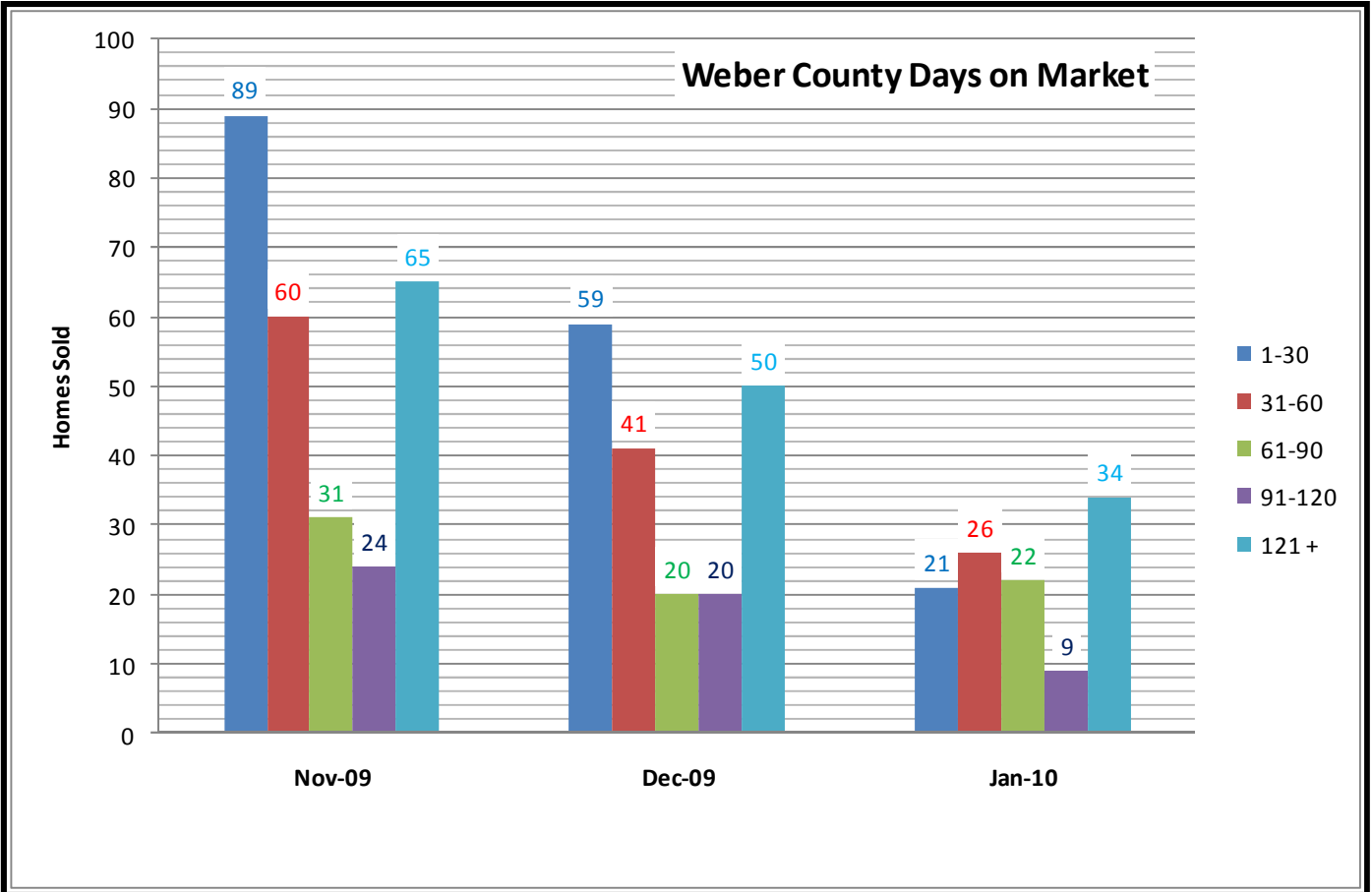
### Weber County Average Sales Price



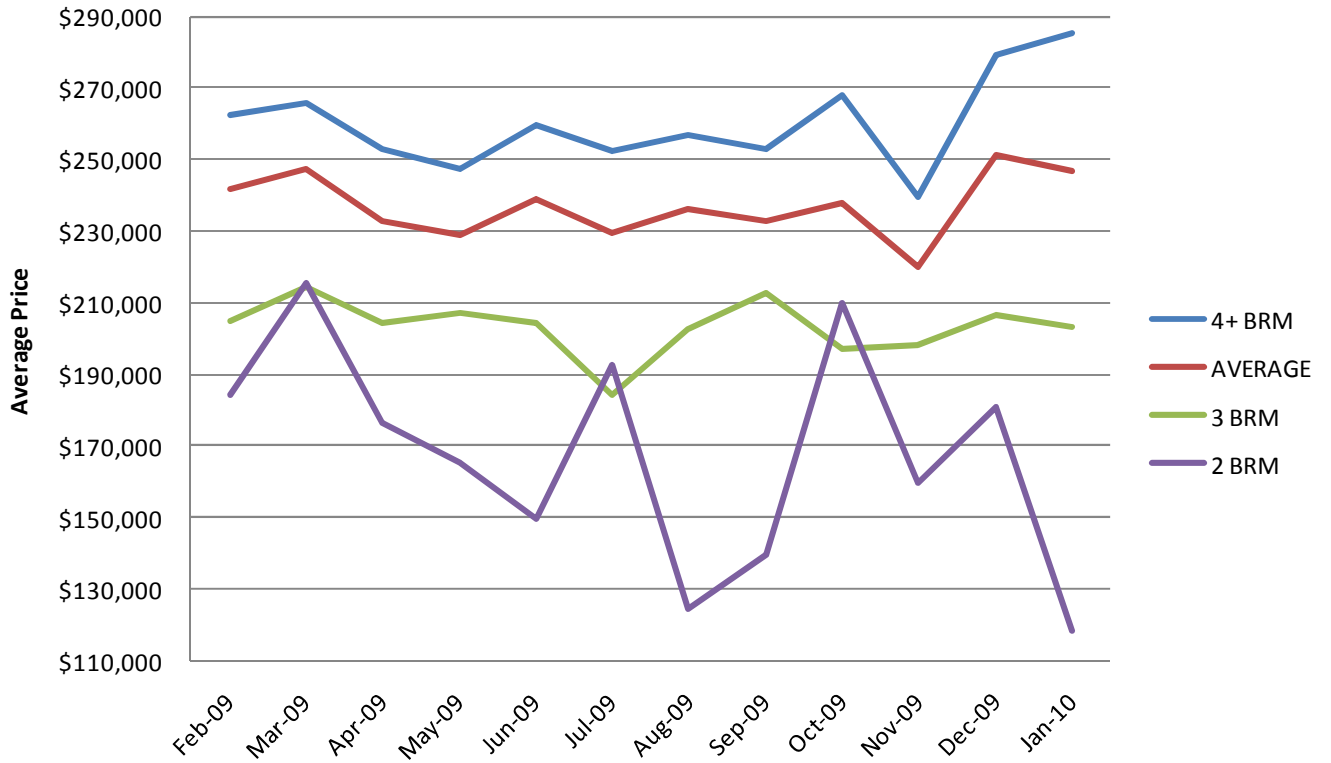
### Weber County Percent Increase - Sales Price



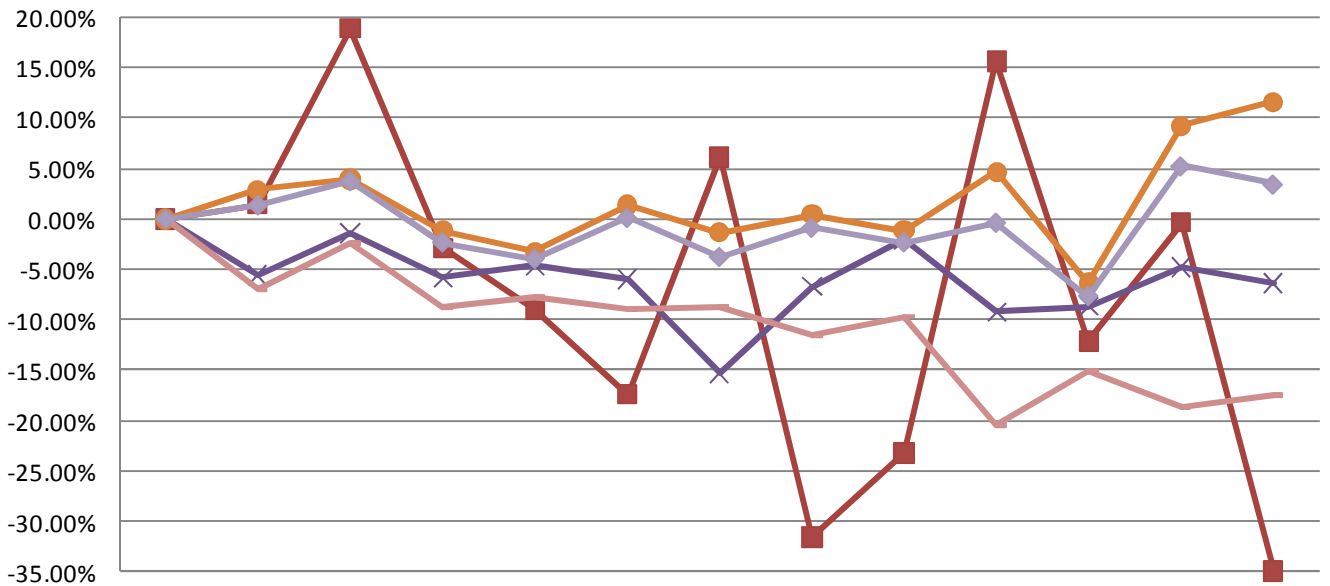
	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10
2 BRM	0.00%	3.19%	-31.35%	-25.25%	-1.22%	-4.42%	-7.39%	-30.97%	-27.24%	-17.54%	-18.14%	-14.61%	-30.36%
3 BRM	0.00%	-6.73%	-4.46%	-12.43%	-6.11%	-4.95%	-9.29%	-12.73%	-14.86%	-8.71%	-9.28%	-15.90%	-17.48%
4+ BRM	0.00%	-2.10%	1.48%	3.03%	-1.85%	-5.80%	5.06%	2.76%	4.55%	-2.02%	-4.12%	1.02%	1.83%
Listings	0.00%	3.87%	-4.88%	-7.68%	-7.40%	-1.93%	-11.36%	-13.51%	-13.55%	-9.77%	-5.56%	-12.00%	-13.23%
Avg	0.00%	-6.86%	-2.41%	-5.62%	-5.41%	-5.81%	-3.33%	-7.86%	-8.14%	-5.88%	-9.89%	-9.19%	-11.70%



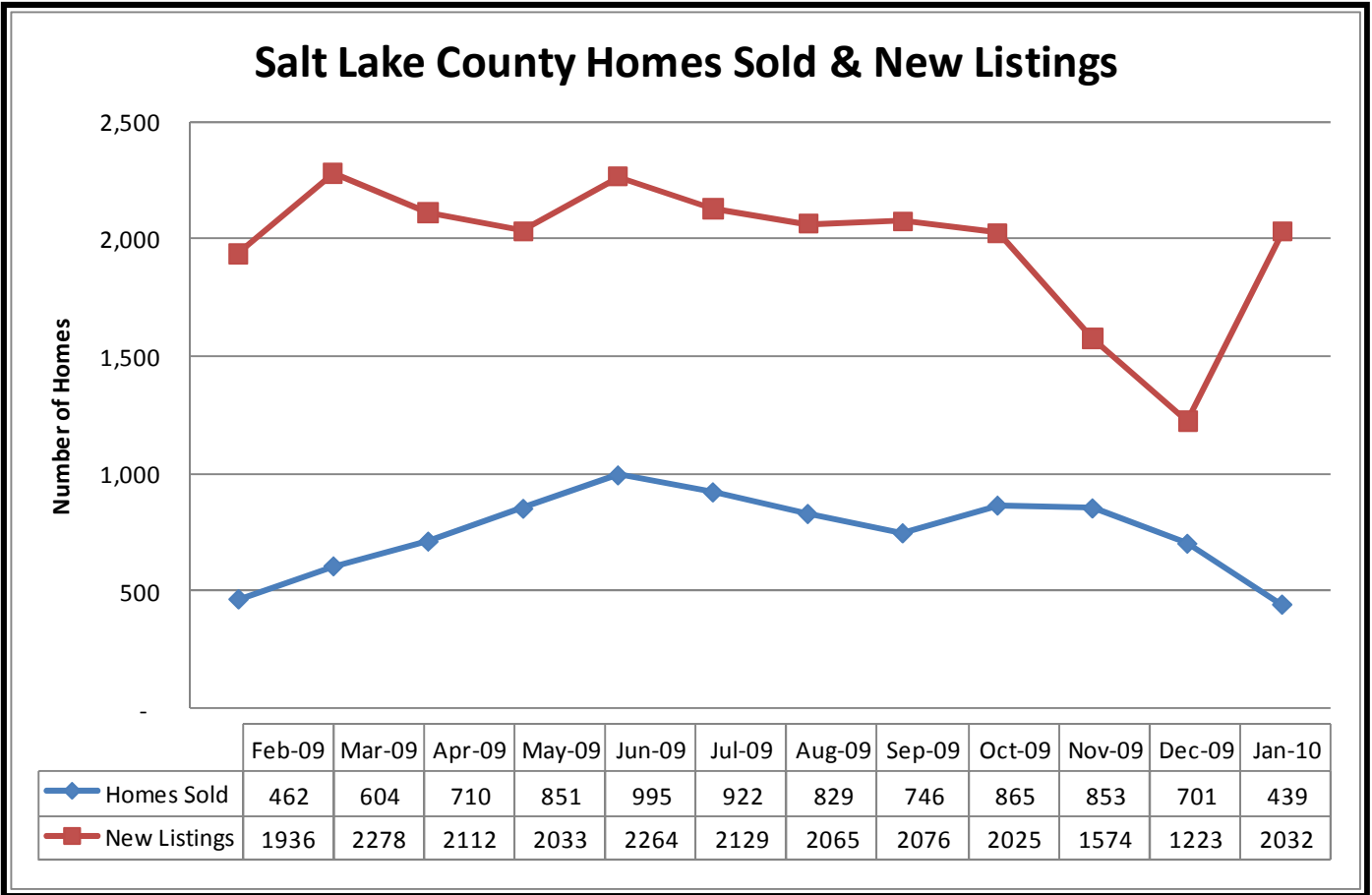
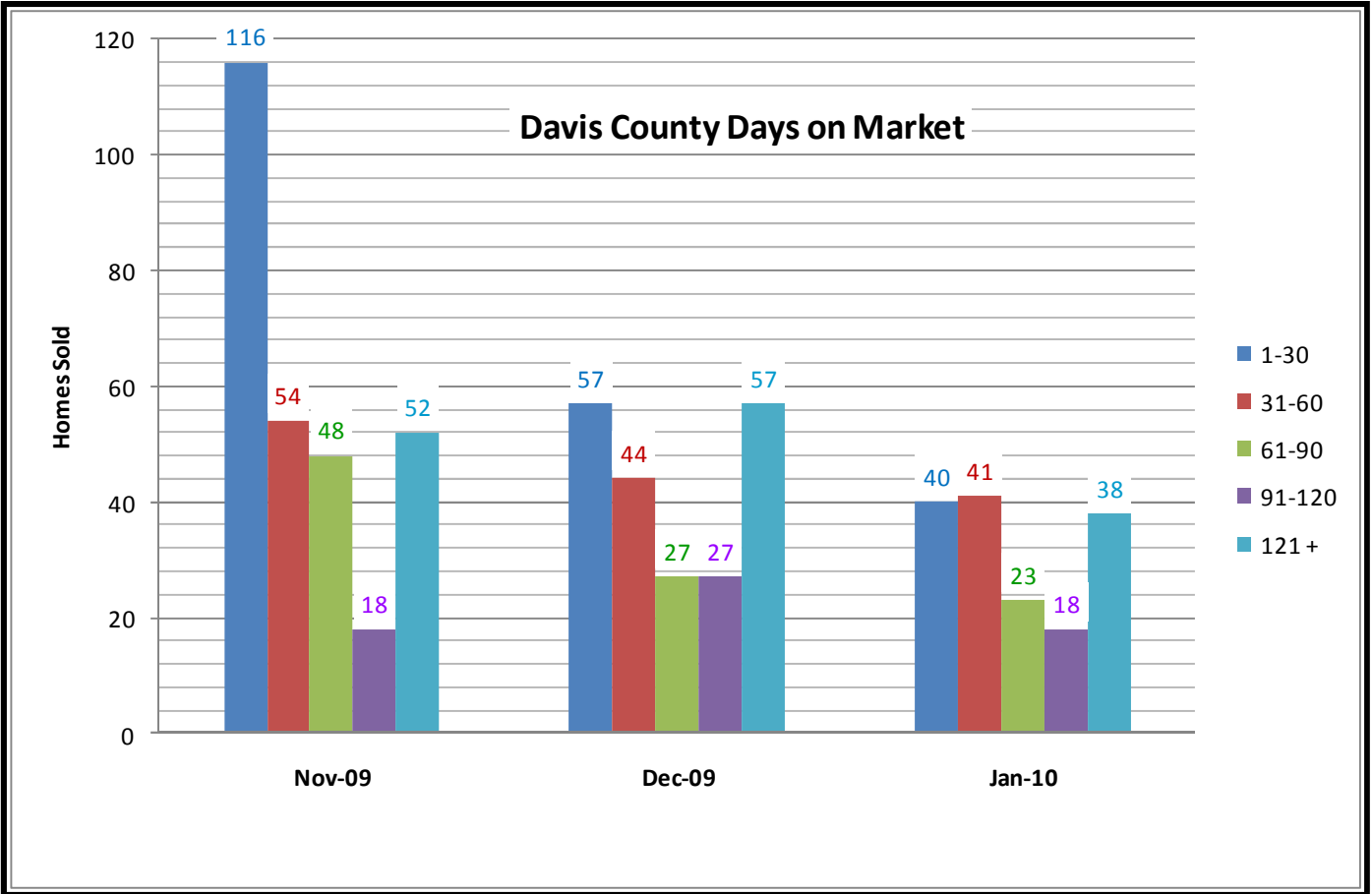
### Davis County average Sales Price



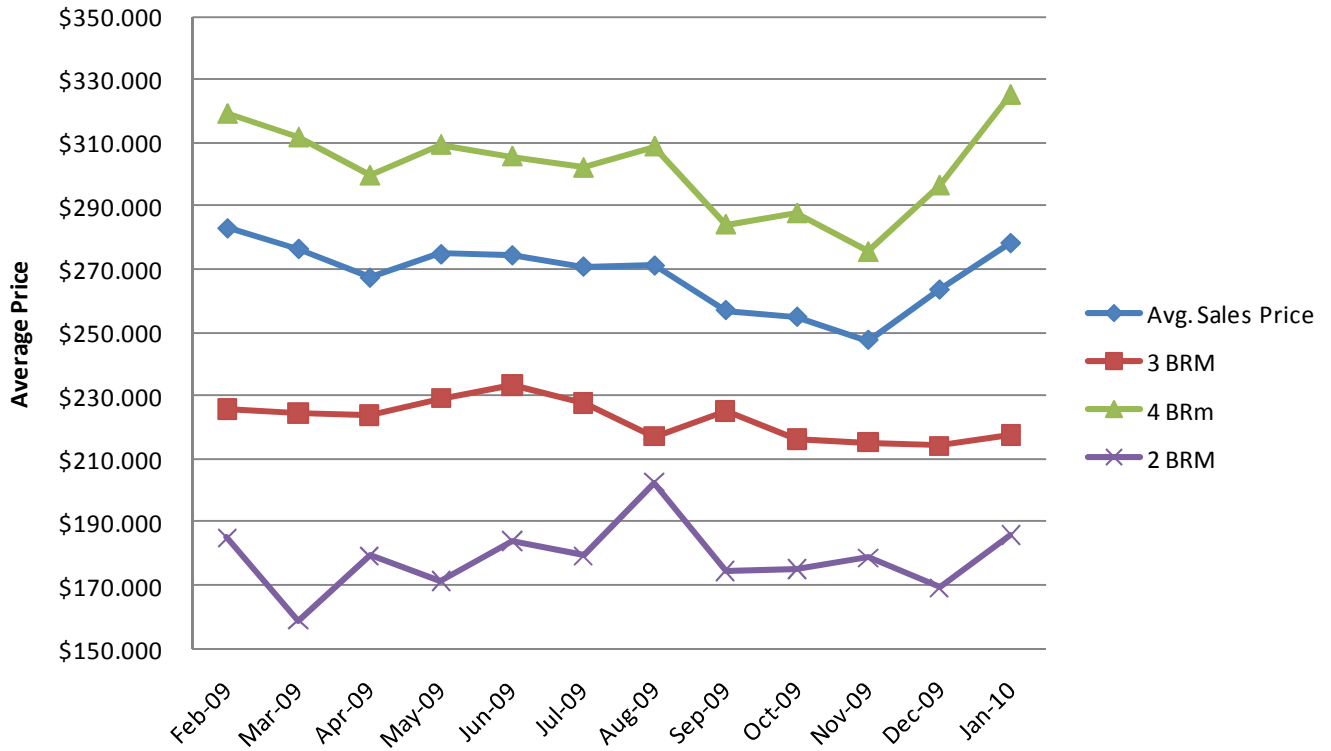
### Davis County Percent Increase - Sales Price



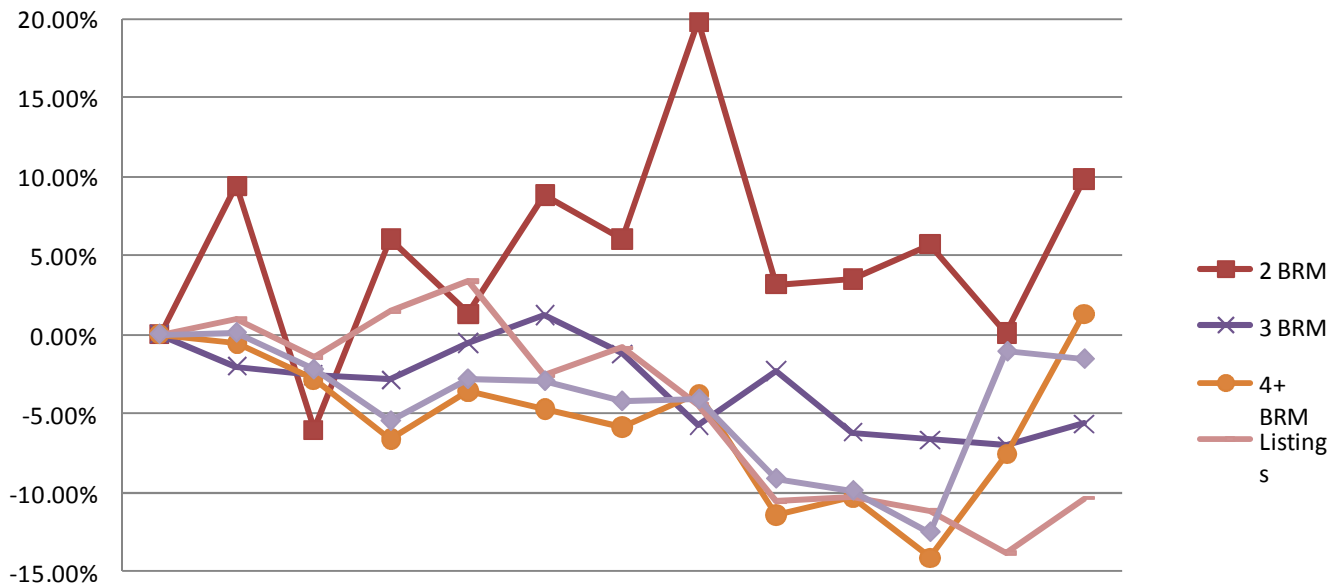
	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10
2 BRM	0.00%	1.44%	18.86%	-2.88%	-9.01%	-17.44%	6.14%	-31.58%	-23.26%	15.65%	-12.15%	-0.36%	-34.94%
3 BRM	0.00%	-5.55%	-1.41%	-5.85%	-4.63%	-6.00%	-15.29%	-6.74%	-2.10%	-9.25%	-8.67%	-4.76%	-6.35%
4+ BRM	0.00%	2.89%	3.95%	-1.13%	-3.26%	1.37%	-1.35%	0.43%	-1.18%	4.67%	-6.40%	9.21%	11.60%
Listings	0.00%	-6.91%	-2.45%	-8.85%	-7.67%	-8.91%	-8.82%	-11.61%	-9.66%	-20.46%	-15.08%	-18.72%	-17.56%
Avg	0.00%	1.38%	3.81%	-2.34%	-3.99%	0.12%	-3.80%	-0.89%	-2.34%	-0.36%	-7.71%	5.29%	3.45%



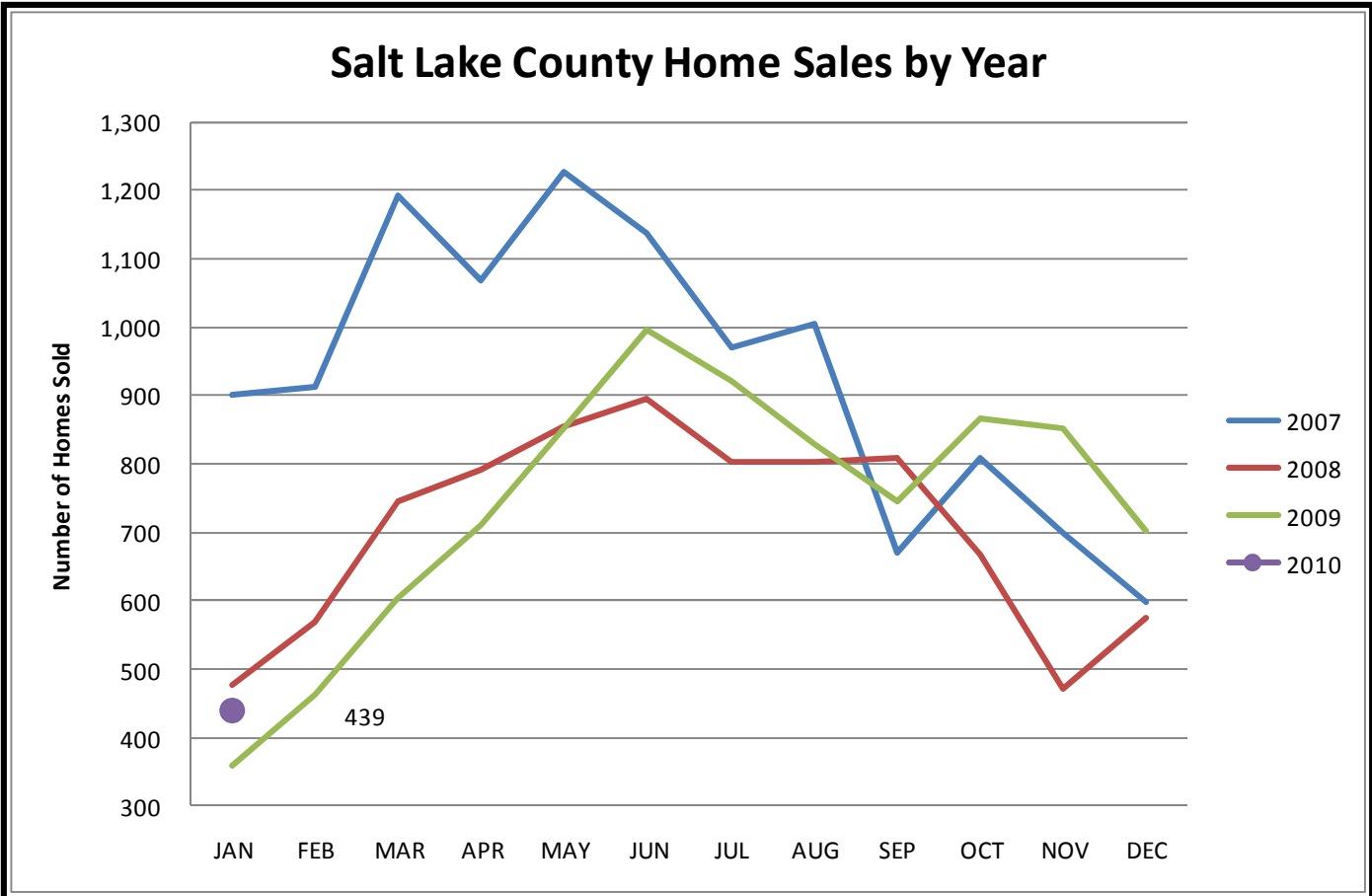
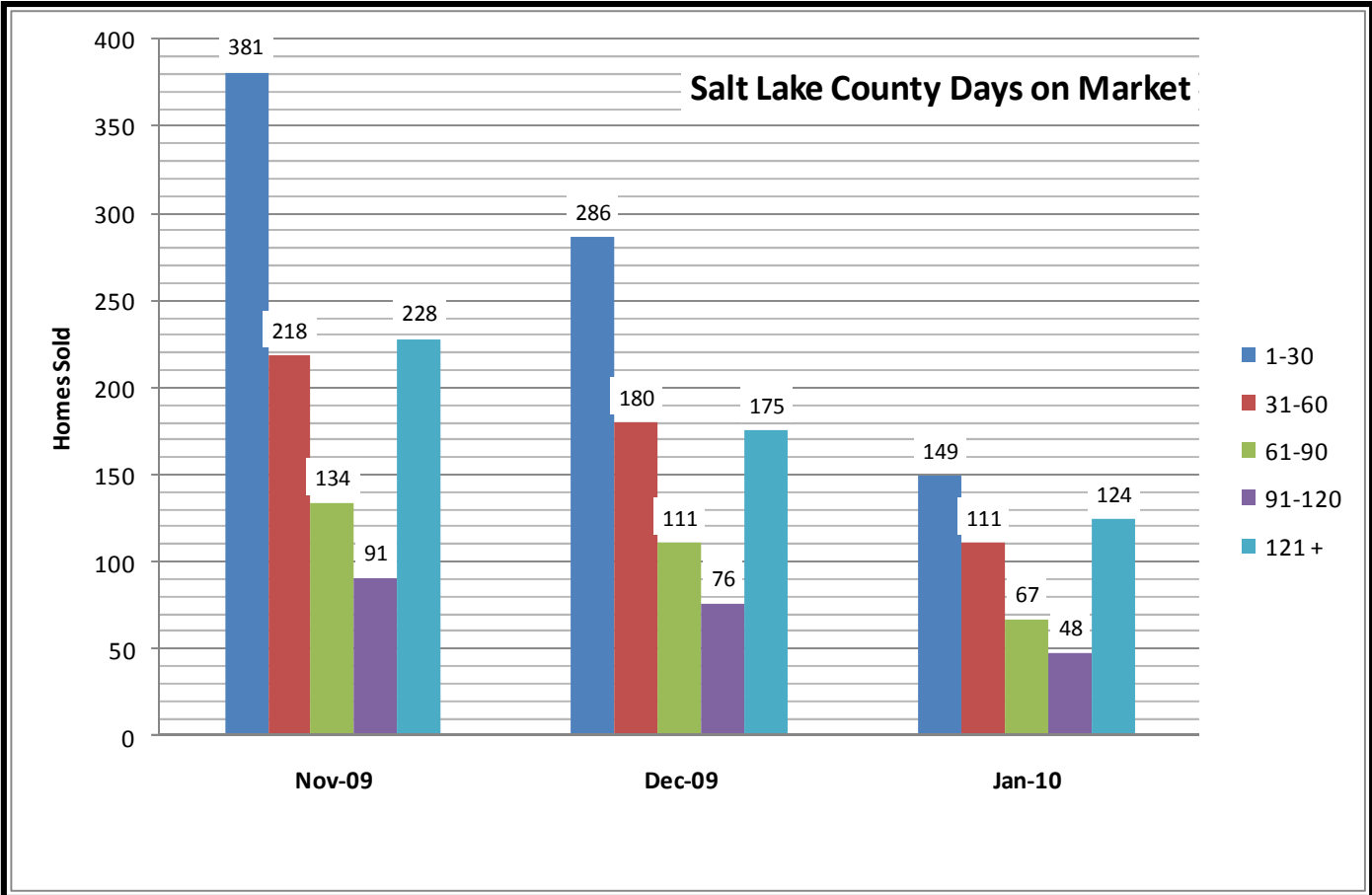
### Salt Lake County Average Sales Price



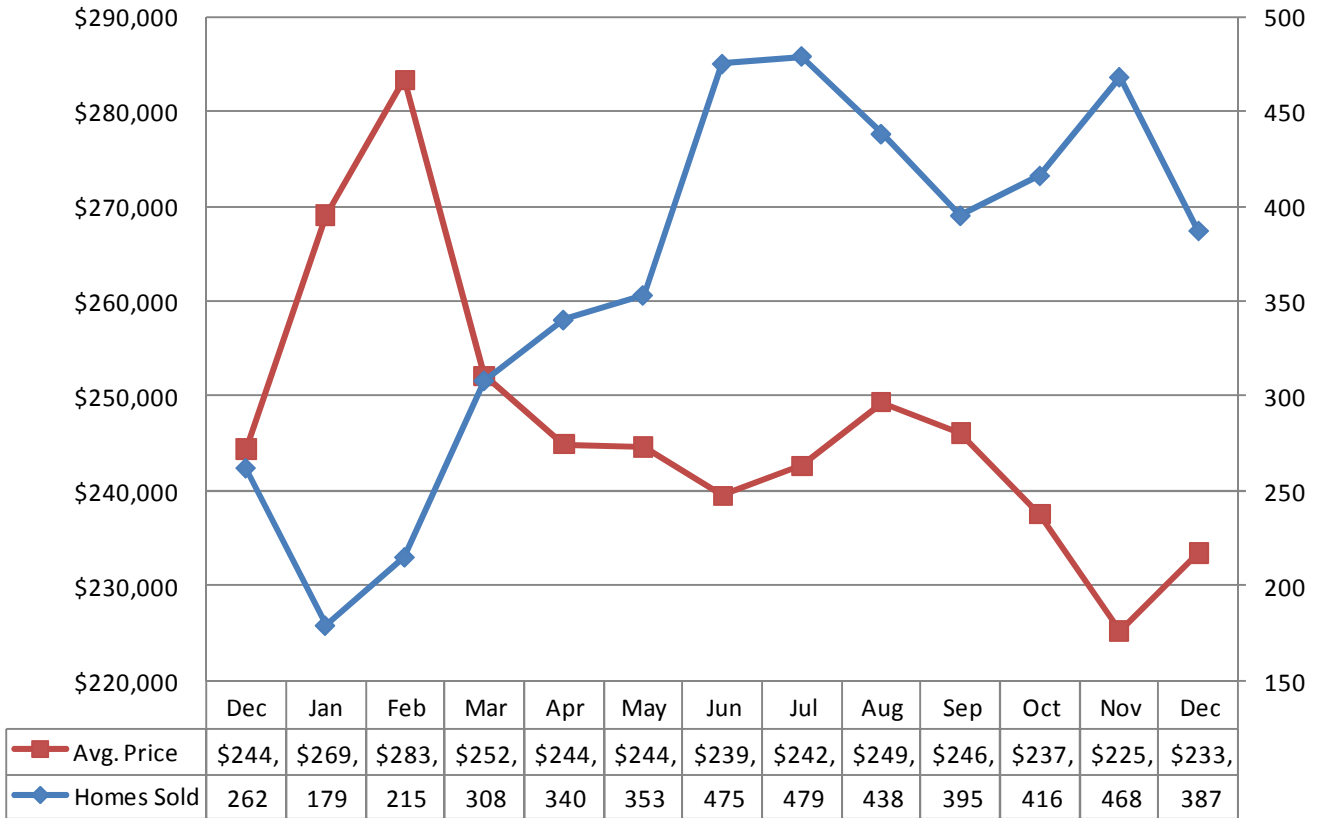
### Salt Lake County Percent Increase - Sales Price



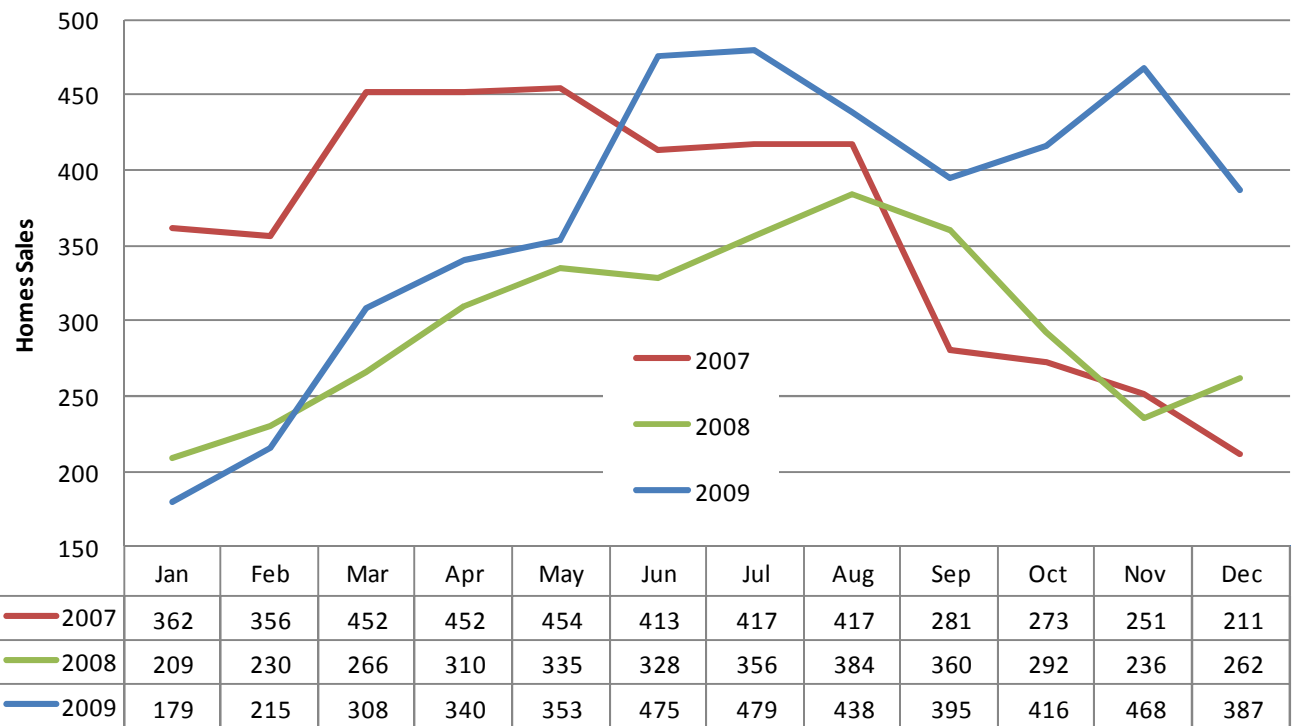
	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10
2 BRM	0.00%	9.39%	-6.05%	6.02%	1.32%	8.81%	6.04%	19.79%	3.15%	3.48%	5.68%	0.07%	9.84%
3 BRM	0.00%	-2.03%	-2.57%	-2.88%	-0.56%	1.21%	-1.23%	-5.75%	-2.30%	-6.19%	-6.64%	-7.04%	-5.65%
4+ BRM	0.00%	-0.56%	-2.87%	-6.62%	-3.59%	-4.74%	-5.84%	-3.76%	-11.43%	-10.34%	-14.13%	-7.59%	1.32%
Listings	0.00%	0.98%	-1.41%	1.50%	3.40%	-2.53%	-0.86%	-4.46%	-10.49%	-10.31%	-11.20%	-13.85%	-10.35%
AVERAGE	0.00%	0.09%	-2.24%	-5.50%	-2.84%	-2.96%	-4.25%	-4.13%	-9.16%	-9.91%	-12.54%	-1.10%	-1.58%



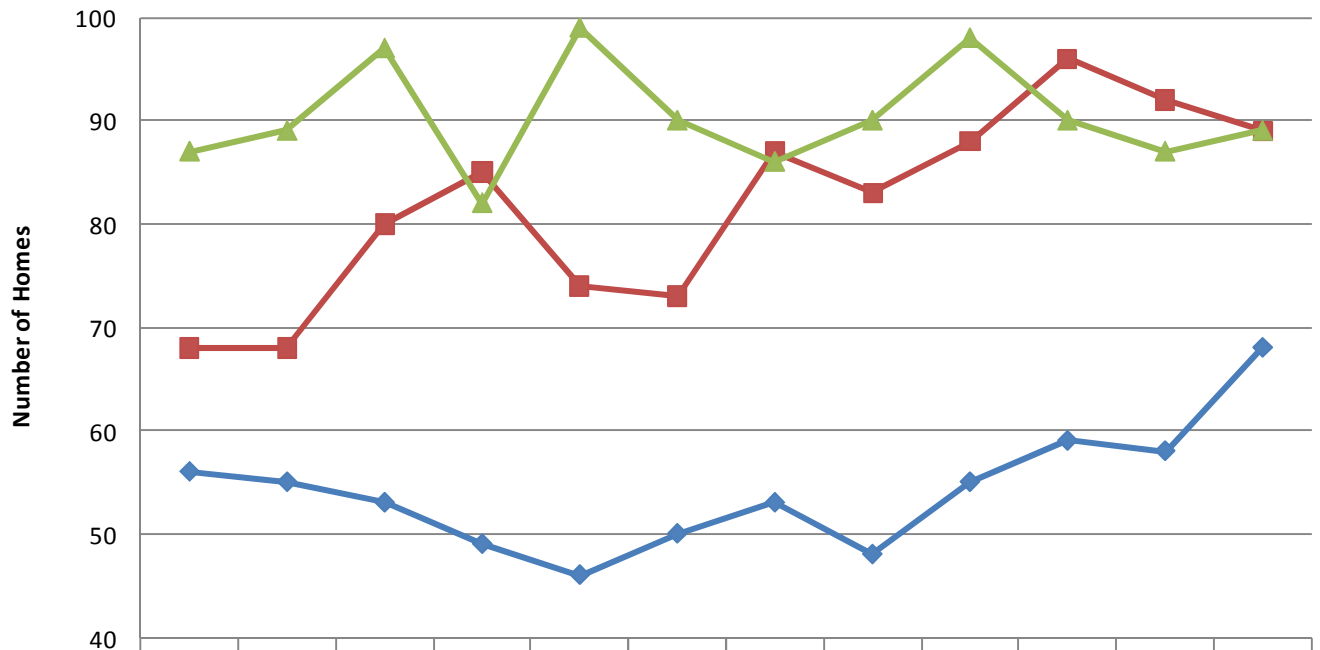
## Utah County Single Family Homes



## Utah County Single Family Home Sales



## Utah County Days on the Market



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
◆ 2007	56	55	53	49	46	50	53	48	55	59	58	68
■ 2008	68	68	80	85	74	73	87	83	88	96	92	89
▲ 2009	87	89	97	82	99	90	86	90	98	90	87	89

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