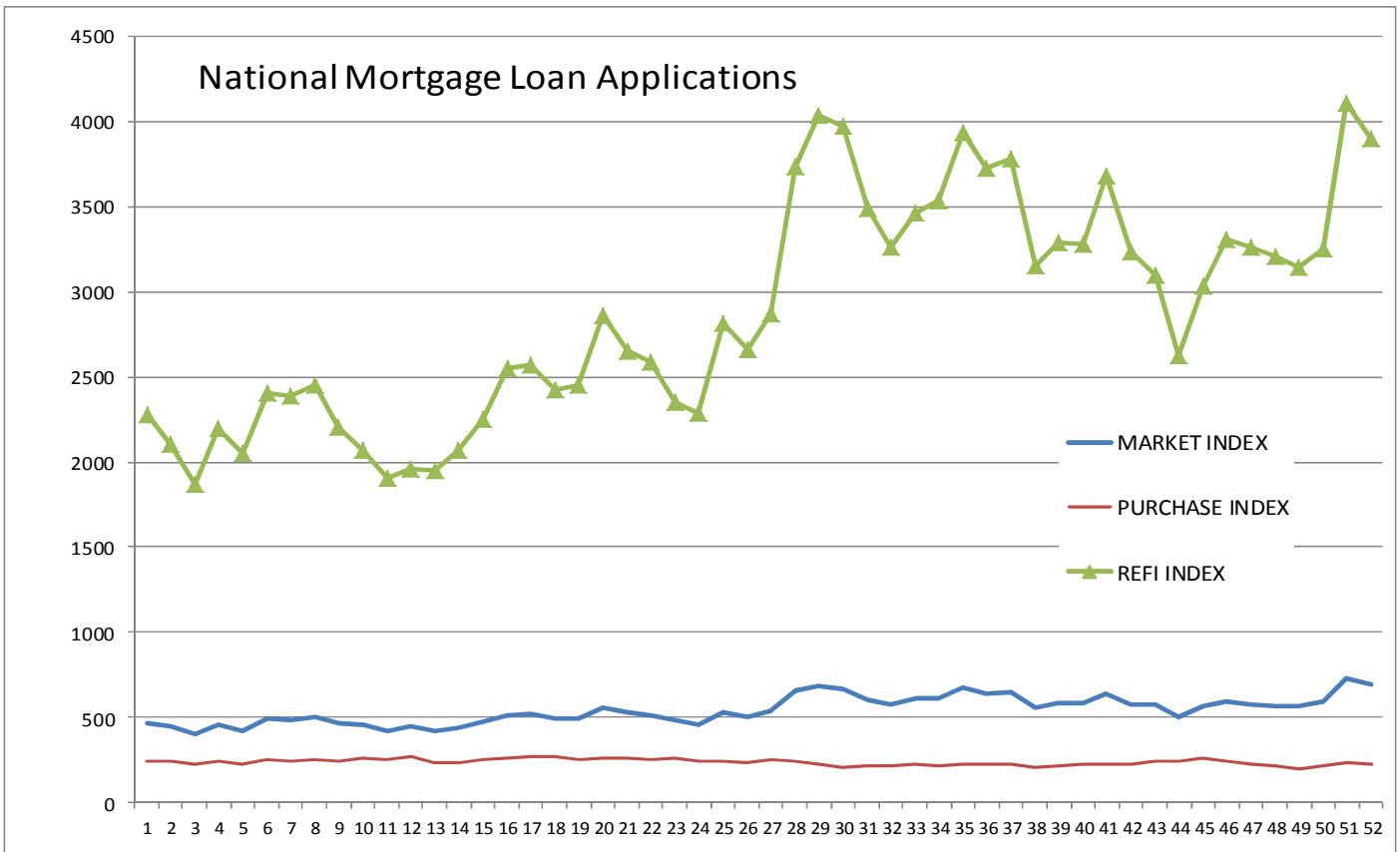
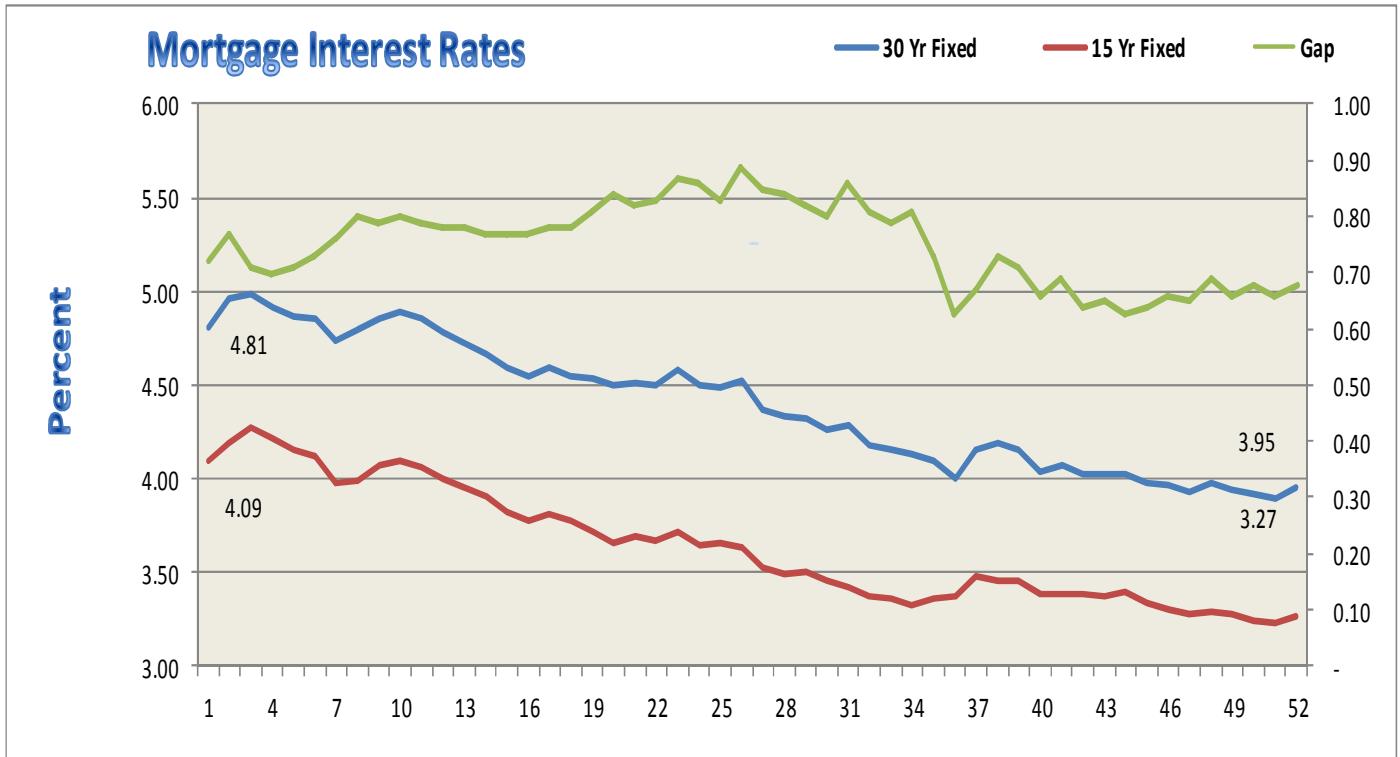


INWEST TITLE SERVICES

South Ogden	801 475-4410	Layton	801 773-9806
Salt Lake	801 264-0700	Tooele	435 882-5510
Orem State St.	801 932-1013	Spanish Fork	801 201-2848
Park City	435 649-6655	Cedar City	435 586-5601
St. George	435 634-5080	Bountiful	801 296-2611
West Haven (Corporate offices) 2037 West Commerce Way, Ogden, UT 84401 801 399-3544			

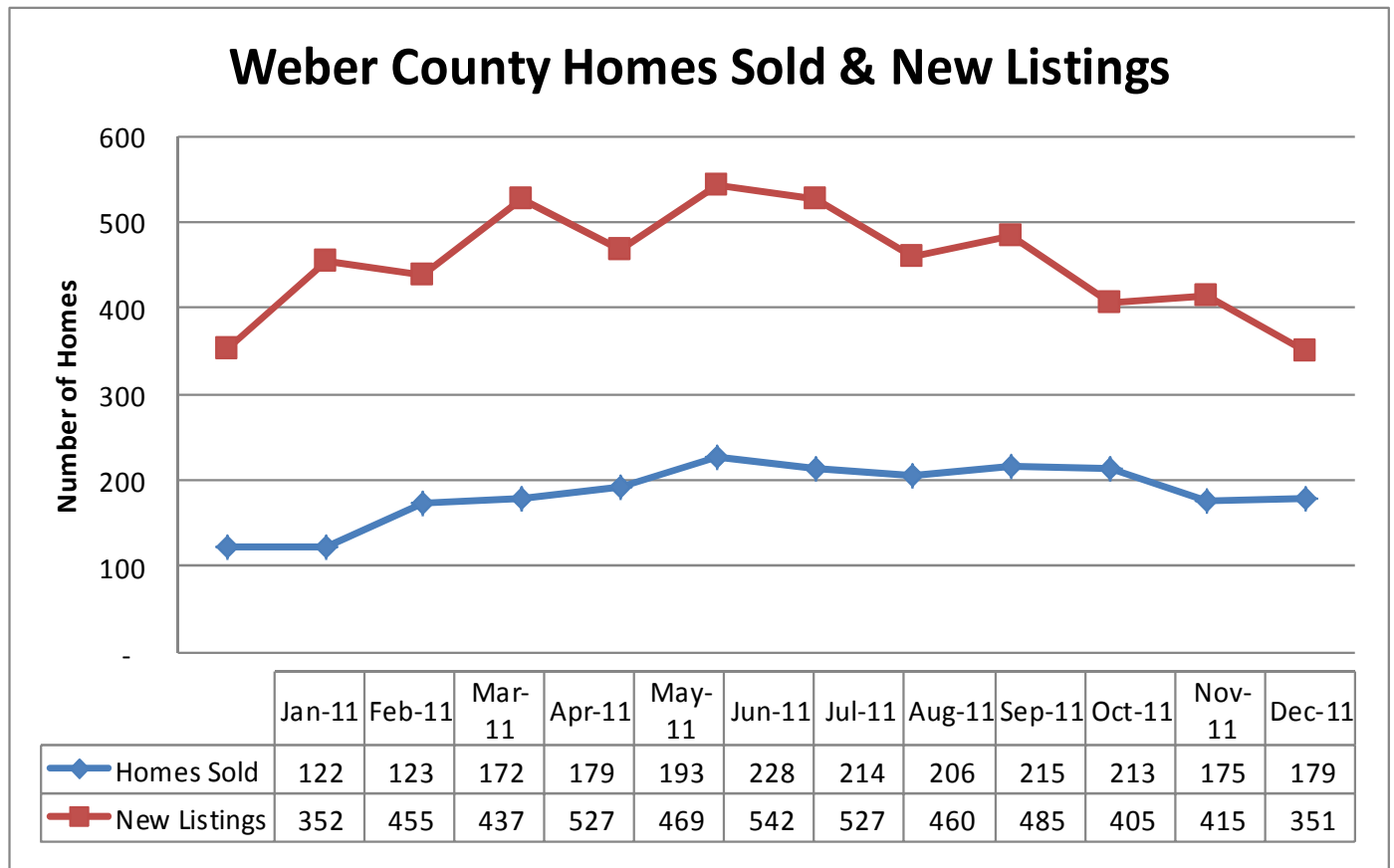


Seasonally adjusted indices from the Mortgage Bankers Association of America (MBA) shows the major loan application indices for the past 52 weeks. For the week ending January 20, 2012 the indices decreased an average of -5.13%. The Refi Index decreased -5.2%, the Market Index decreased -5.%, and the Purchase Index decreased -5.4%. For more information go to www.mortgagebankers.org.

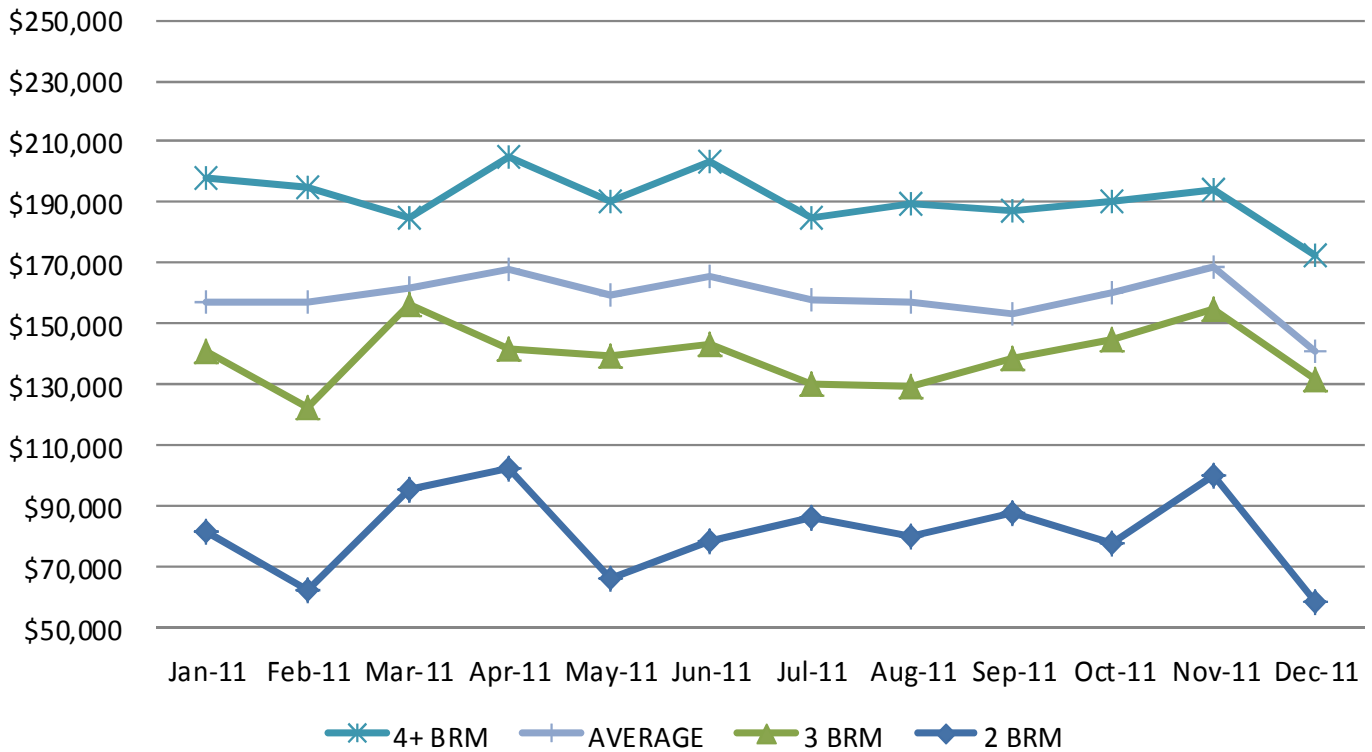


The Bankrate.com average mortgage interest rates are 3.95% and 3.27% for 30 year and 15 year mortgages, respectively.

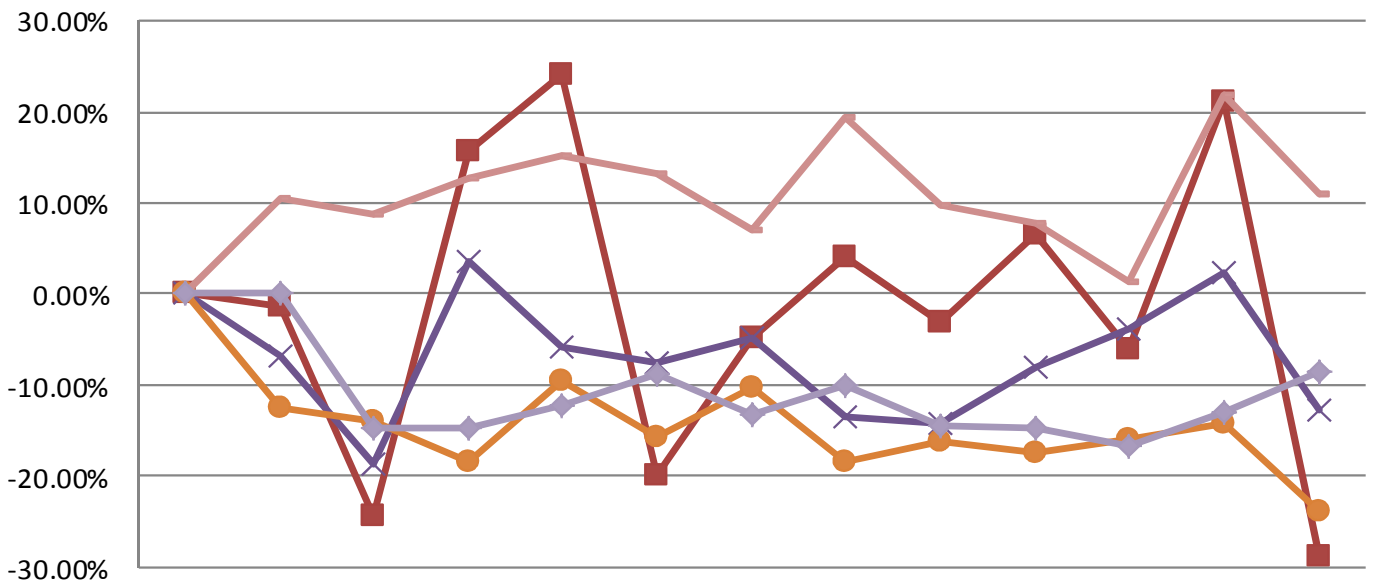
Freddie Mac reports mortgage rates from its weekly survey at 3.88% for a 30 year mortgage, 3.17% for the 15 year mortgage, and 2.74% for the 1-Yr. ARM.



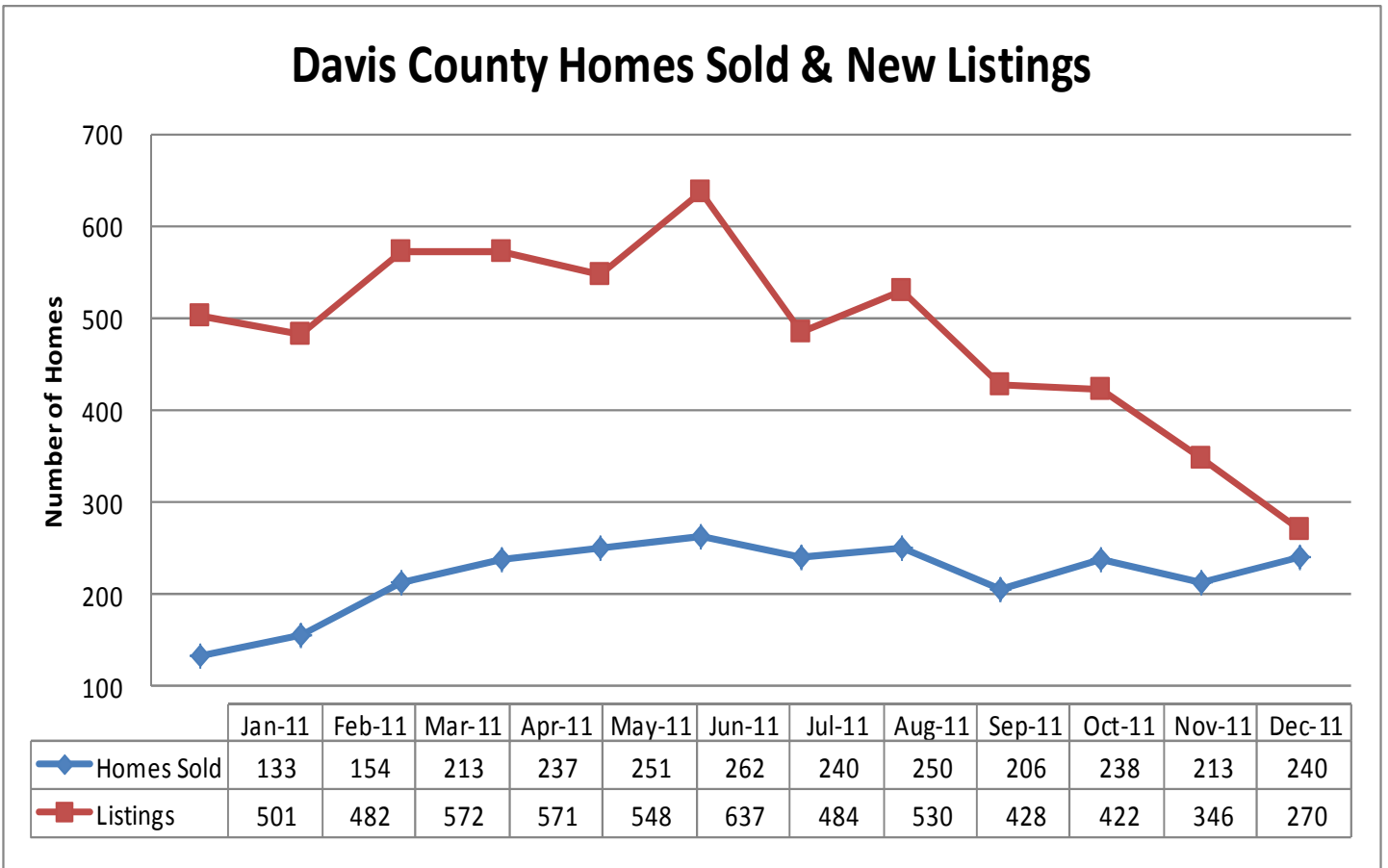
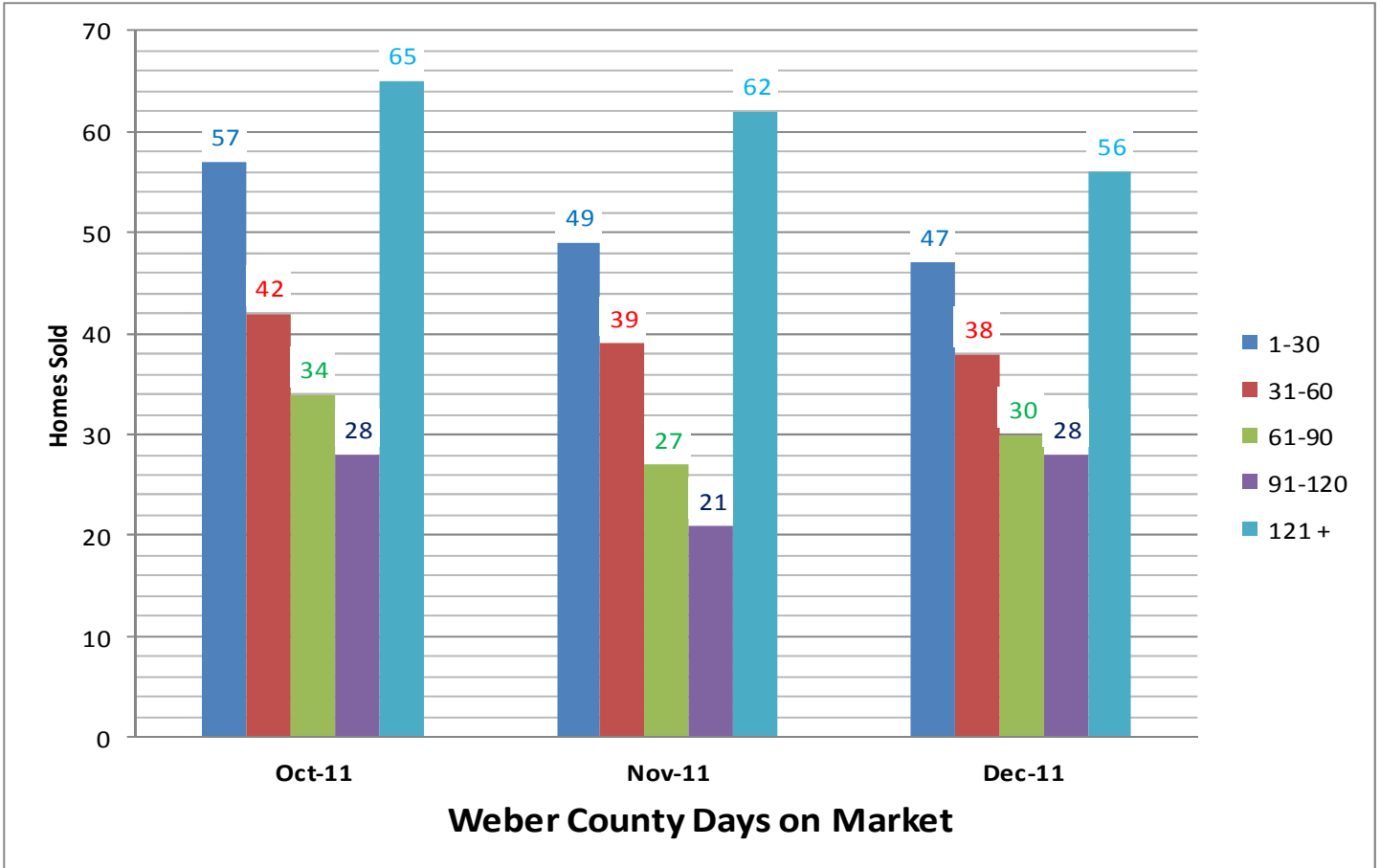
Weber County Average Sales Price

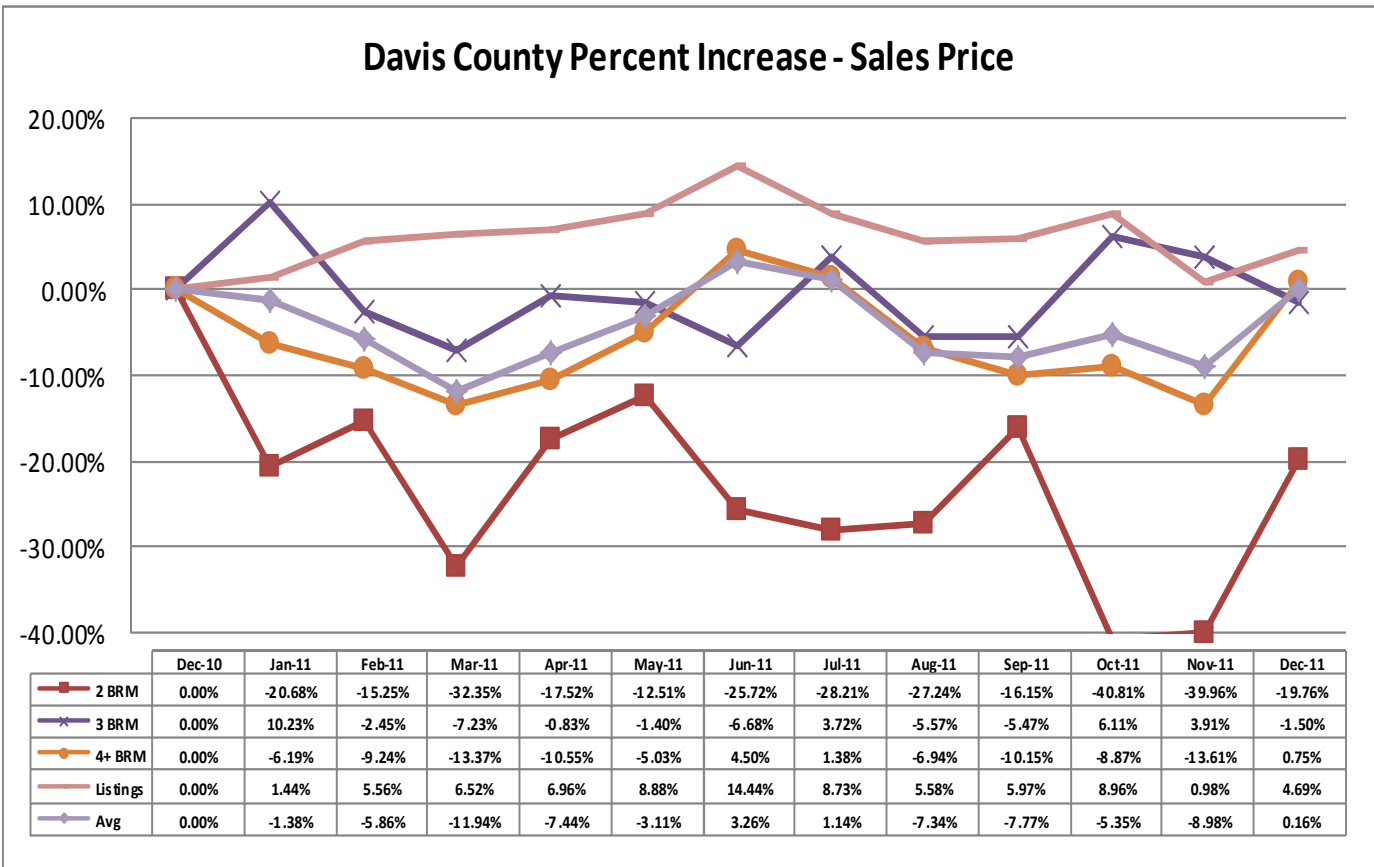
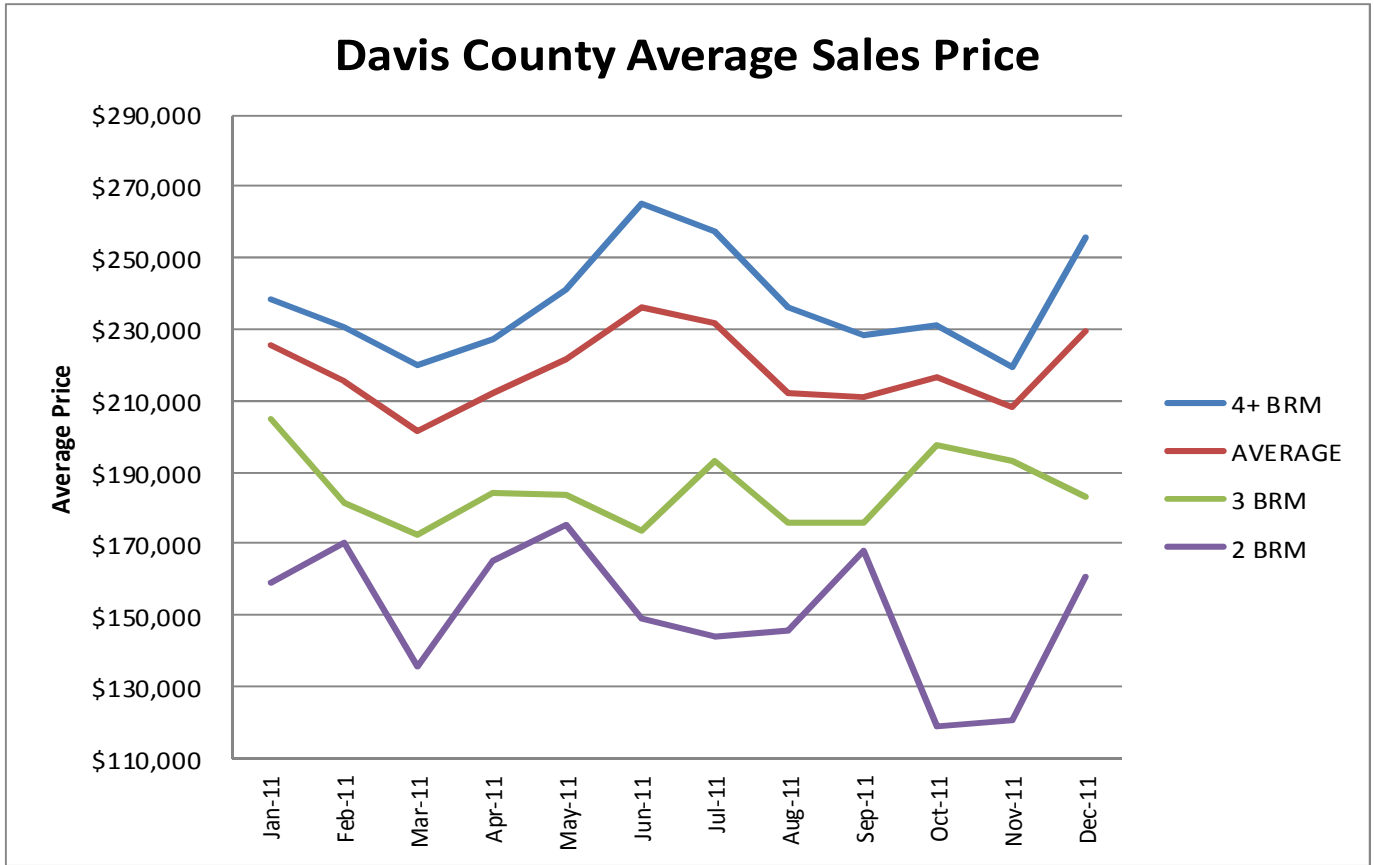


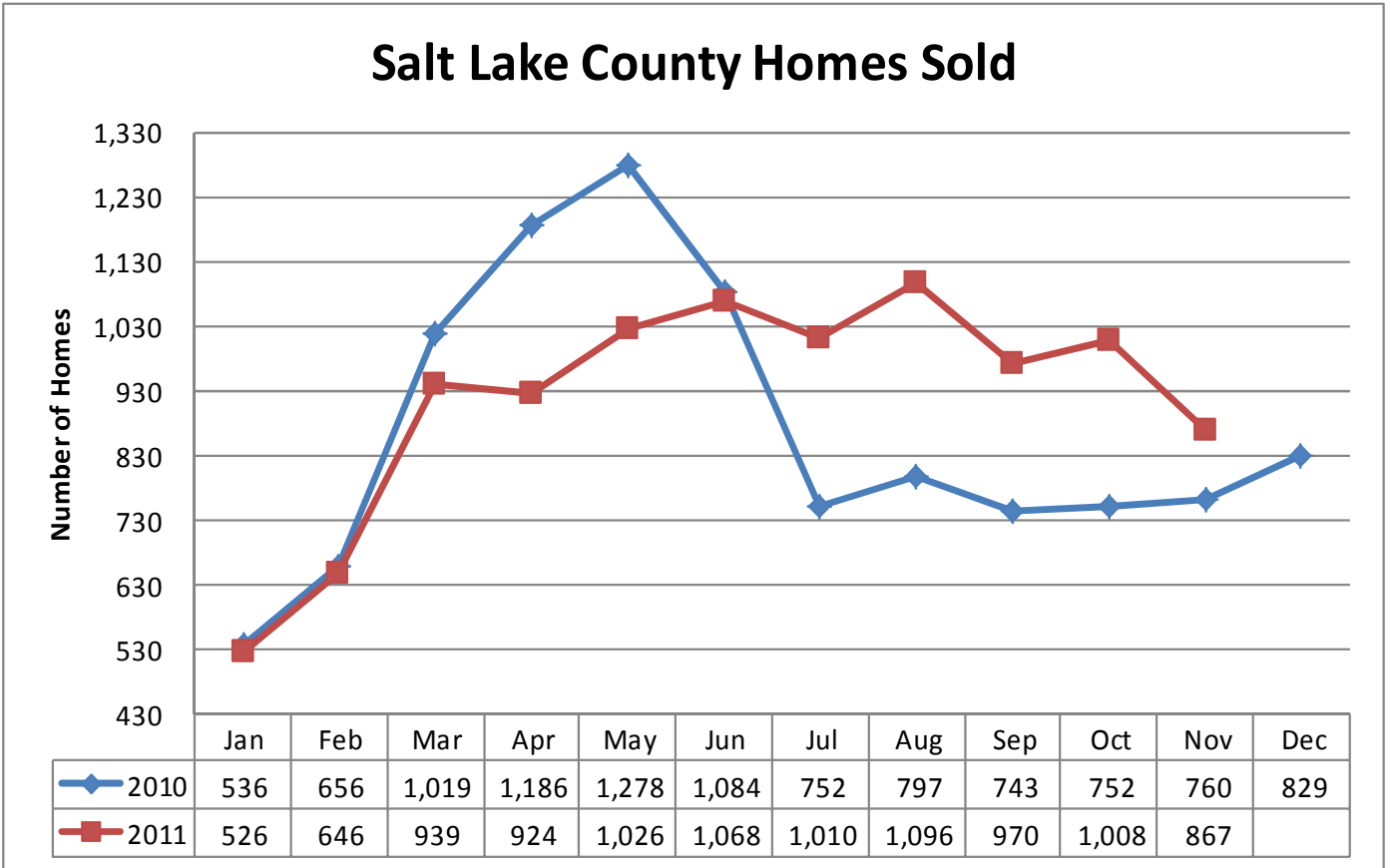
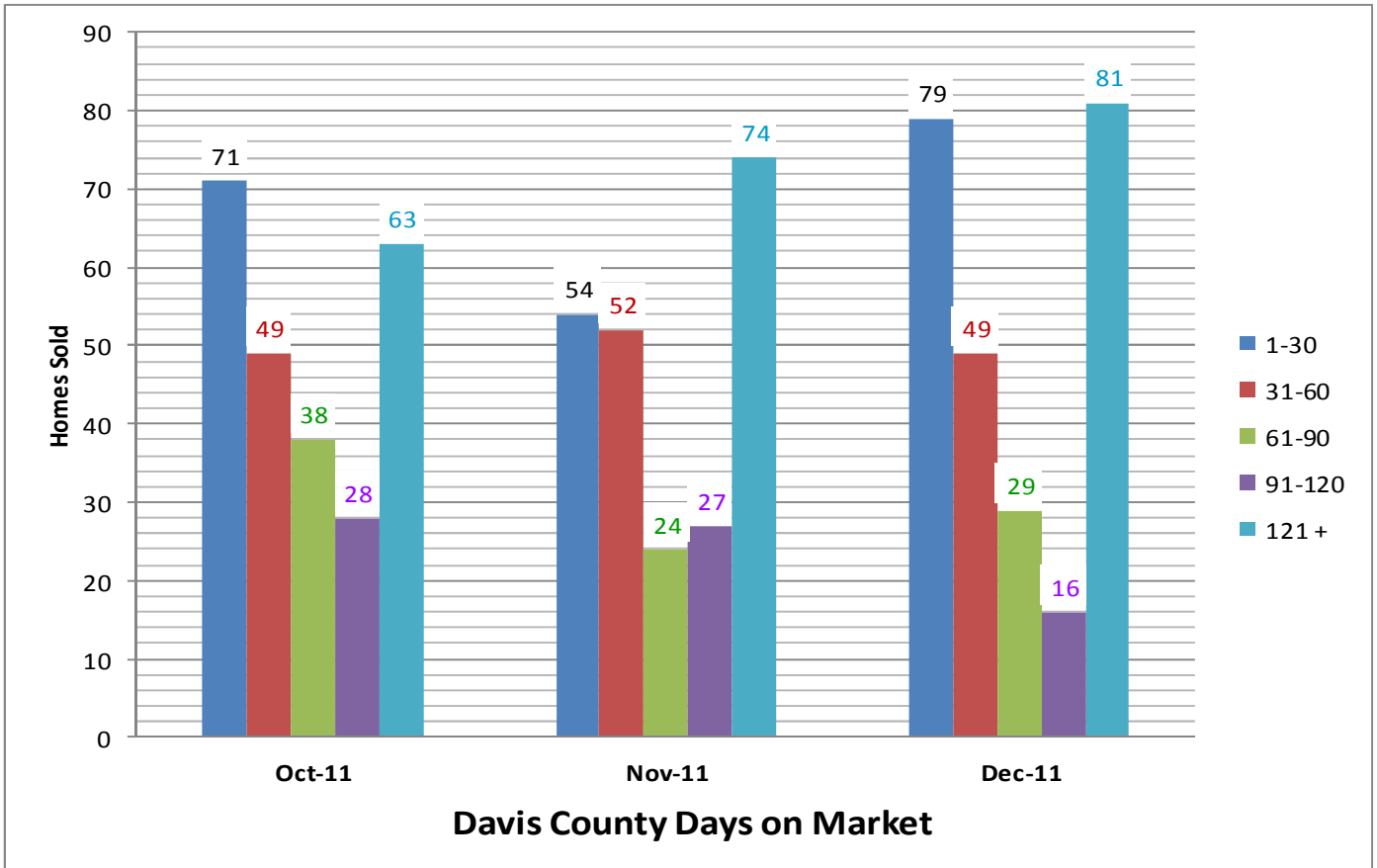
Weber County Percent Increase - Sales Price



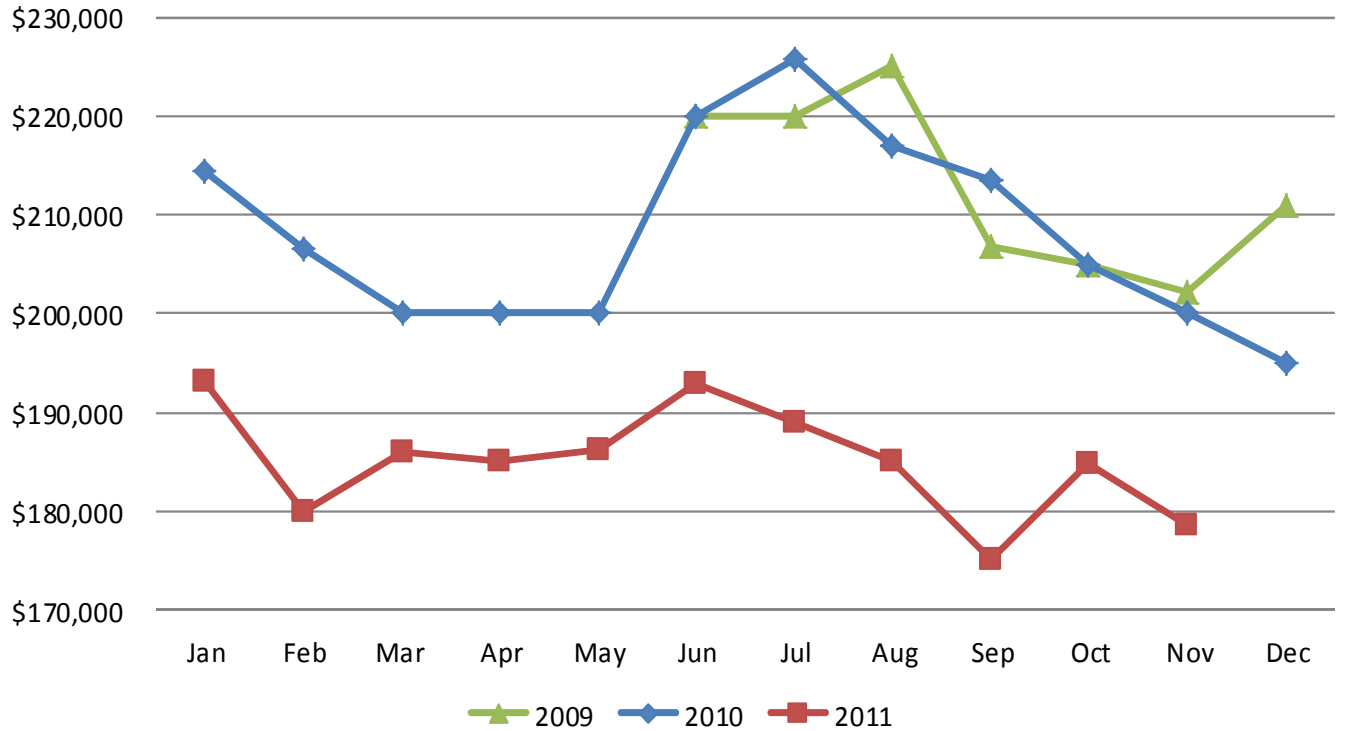
	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11
2 BRM	0.00%	-1.47%	-24.30%	15.72%	23.99%	-19.82%	-4.74%	4.17%	-3.18%	6.54%	-5.96%	21.18%	-28.71%
3 BRM	0.00%	-6.71%	-18.61%	3.63%	-5.92%	-7.46%	-4.90%	-13.57%	-14.15%	-8.00%	-3.83%	2.44%	-12.78%
4+ BRM	0.00%	-12.40%	-13.90%	-18.39%	-9.48%	-15.82%	-10.28%	-18.36%	-16.31%	-17.36%	-15.85%	-14.30%	-23.89%
Listings	0.00%	10.59%	8.68%	12.79%	15.11%	13.22%	6.97%	19.51%	9.81%	7.86%	1.38%	21.87%	10.89%
Avg	0.00%	0.00%	-14.75%	-14.68%	-12.21%	-8.68%	-13.37%	-10.13%	-14.37%	-14.72%	-16.62%	-13.05%	-8.48%



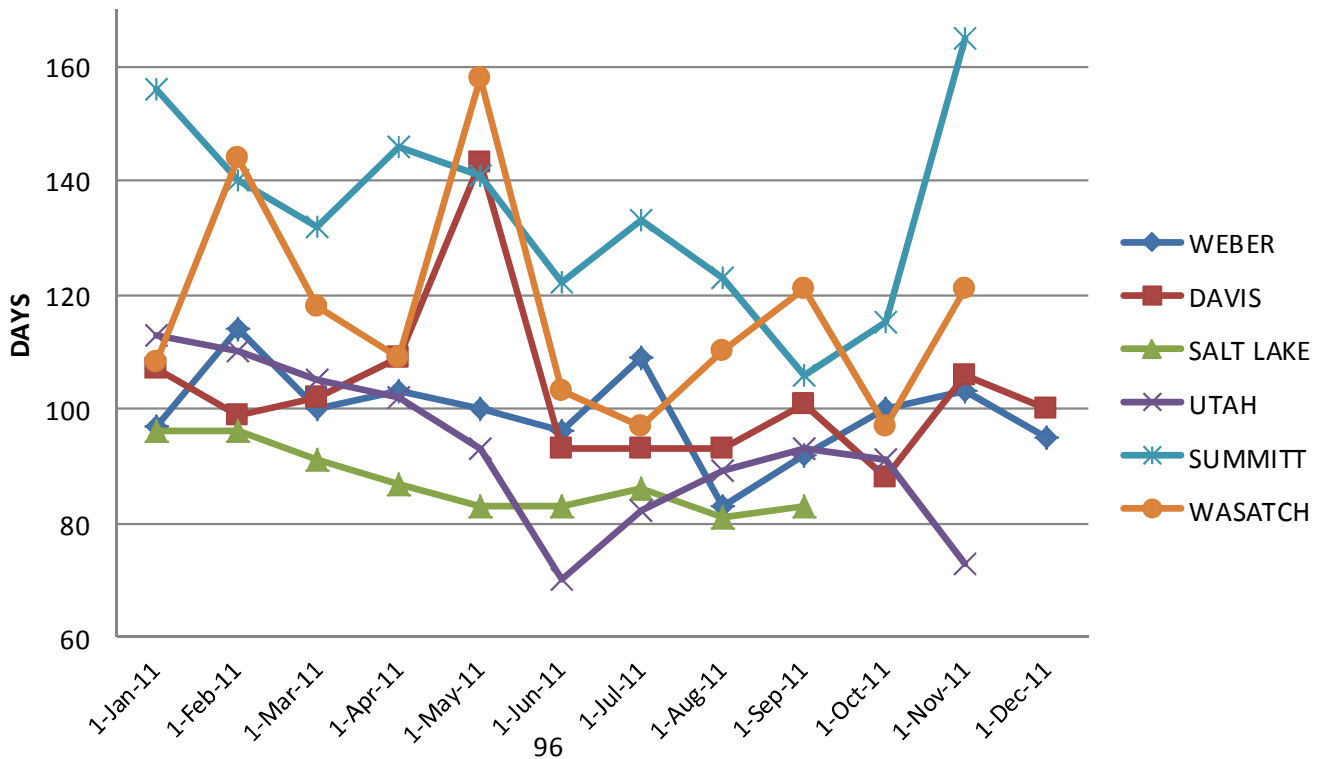




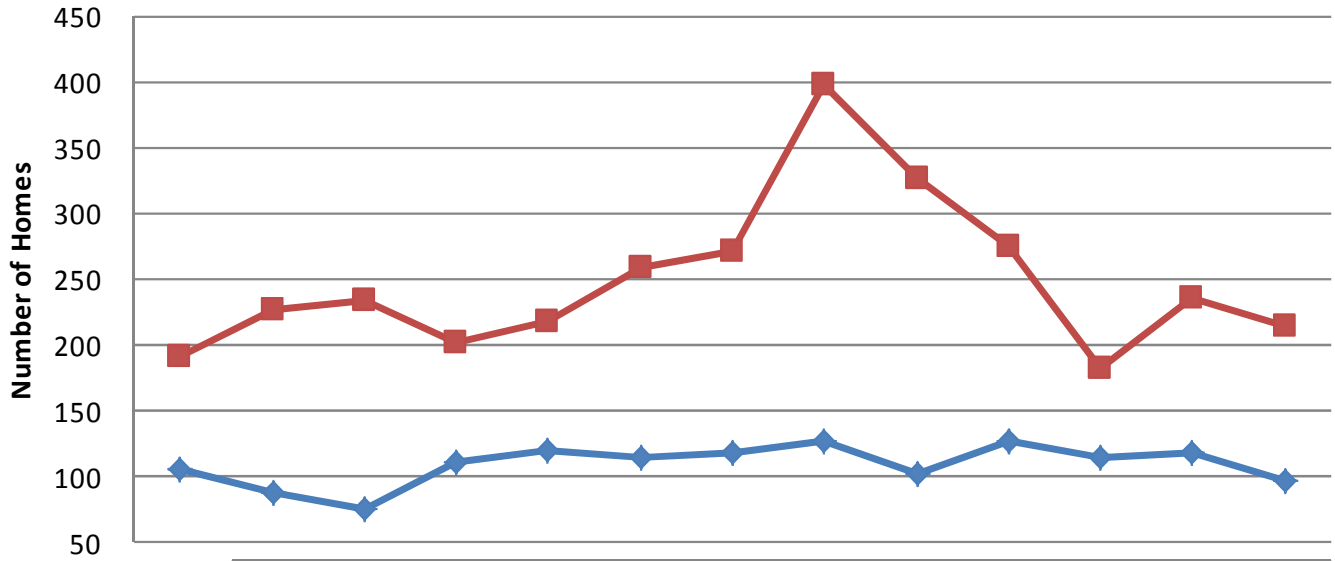
Salt Lake County Median Sales Price



AVERAGE DAYS ON MARKET

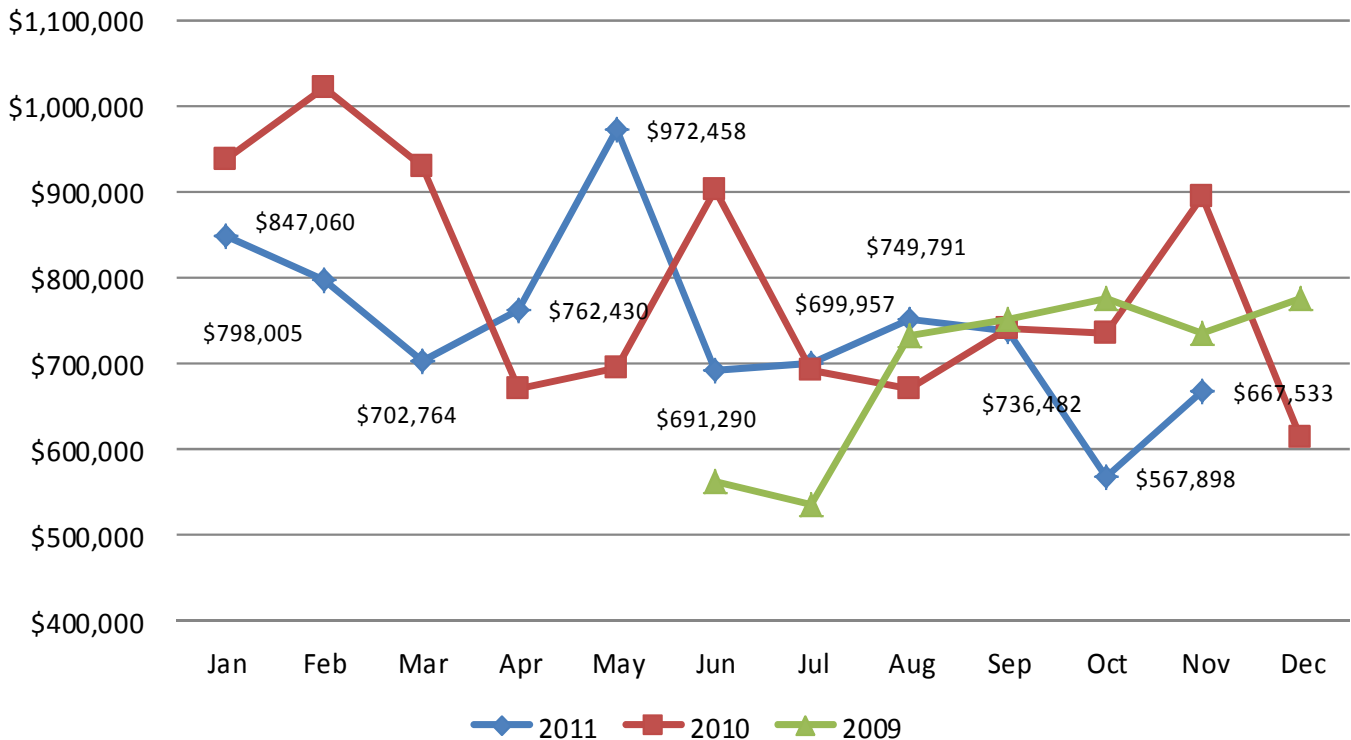


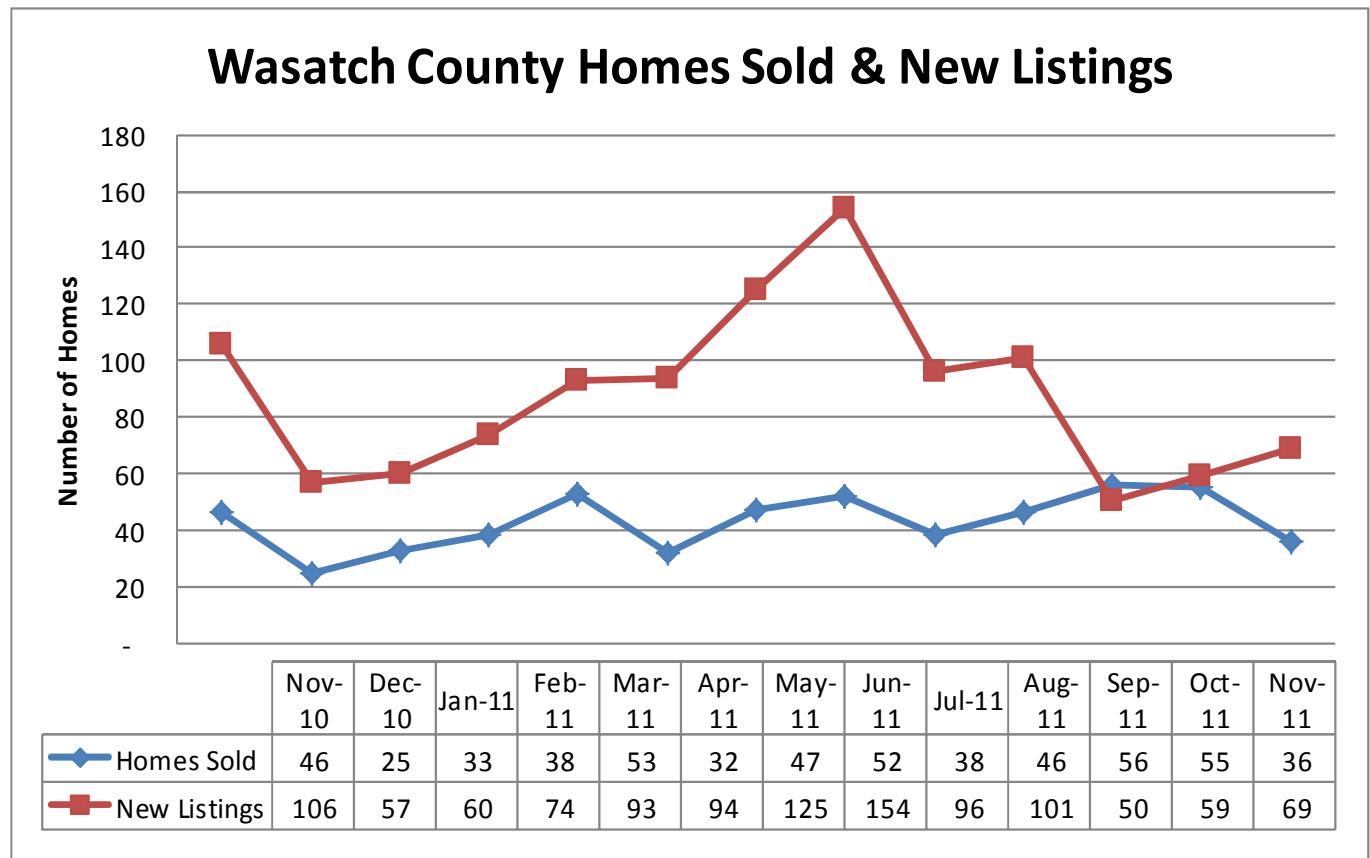
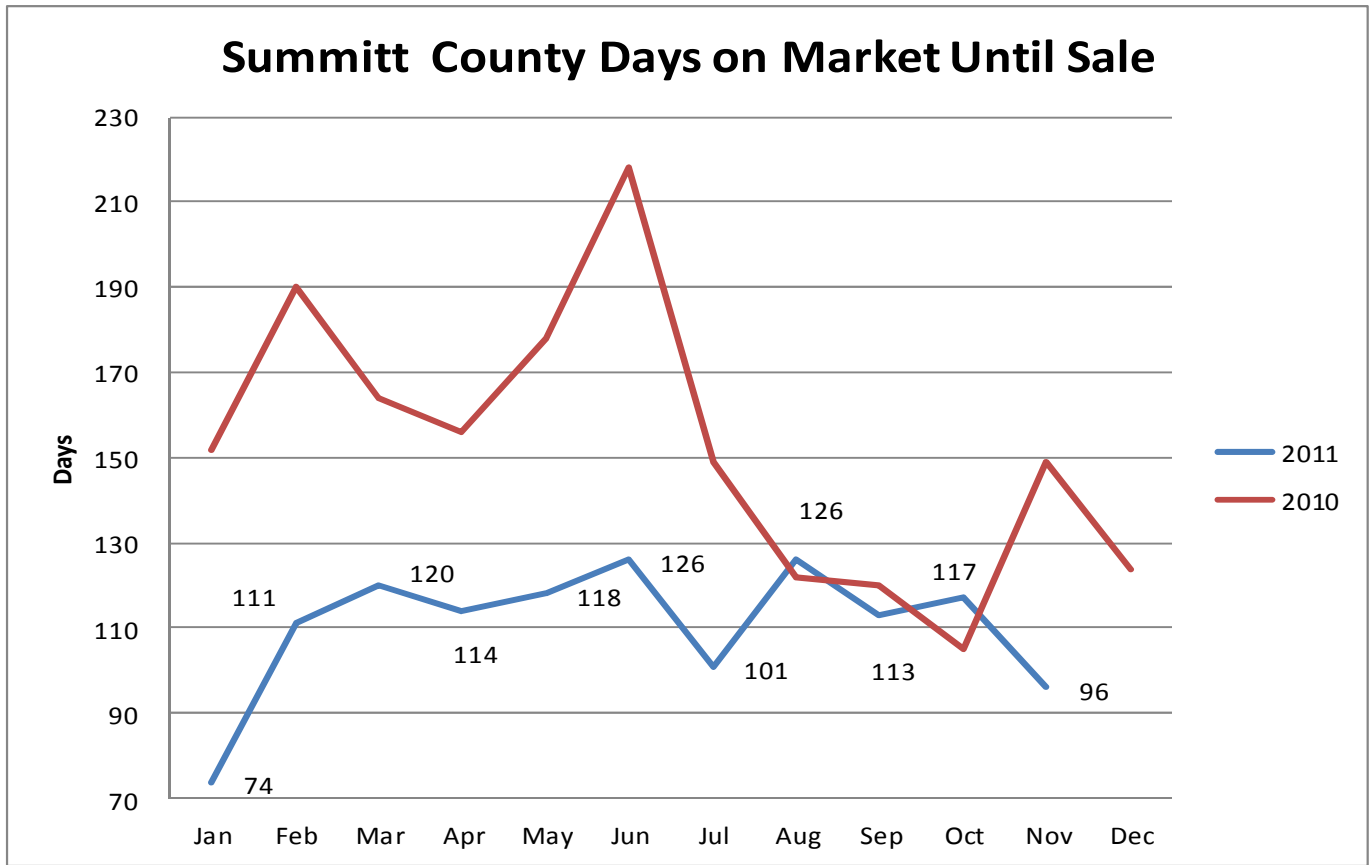
Summit County Homes Sold & New Listings



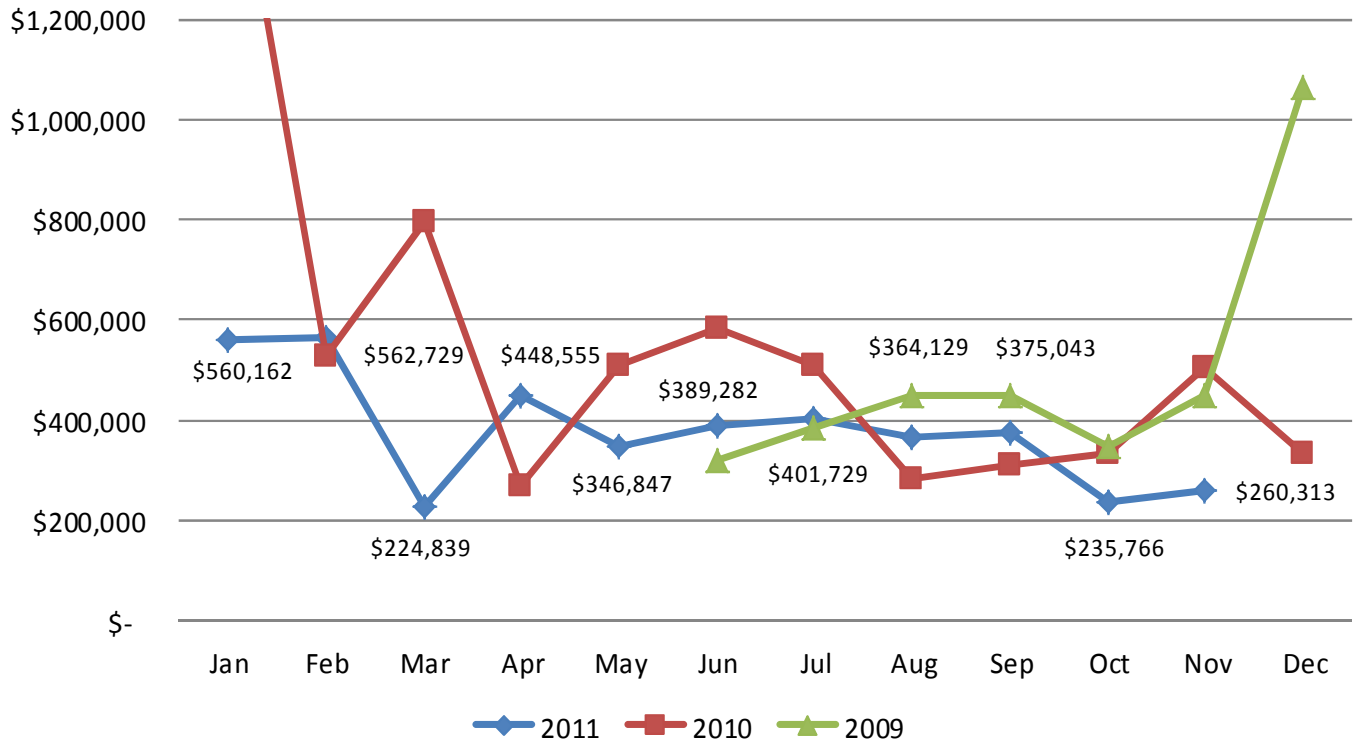
	Nov-10	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11
Homes Sold	104	87	74	111	120	114	118	126	101	126	113	117	96
New Listings	191	226	233	201	218	258	271	397	326	275	181	235	214

Summit County Average Sales Price

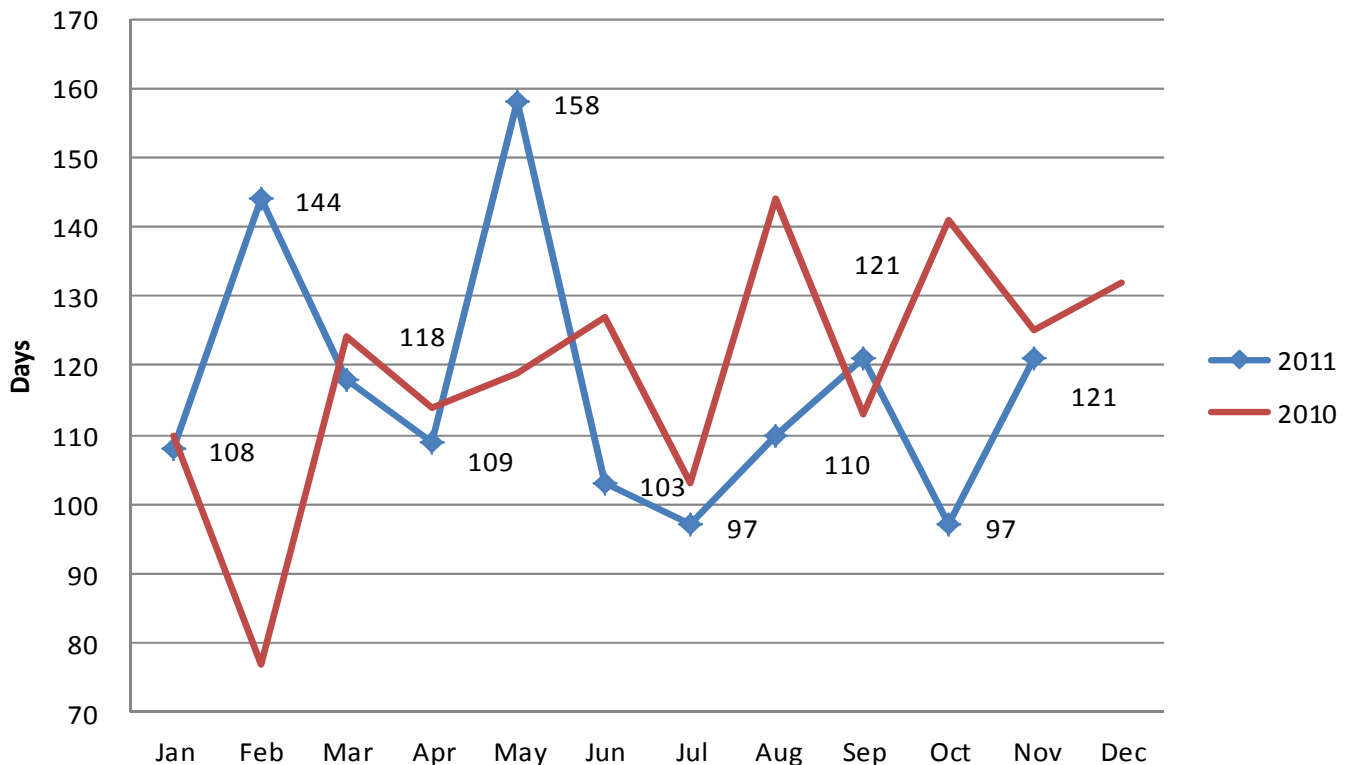




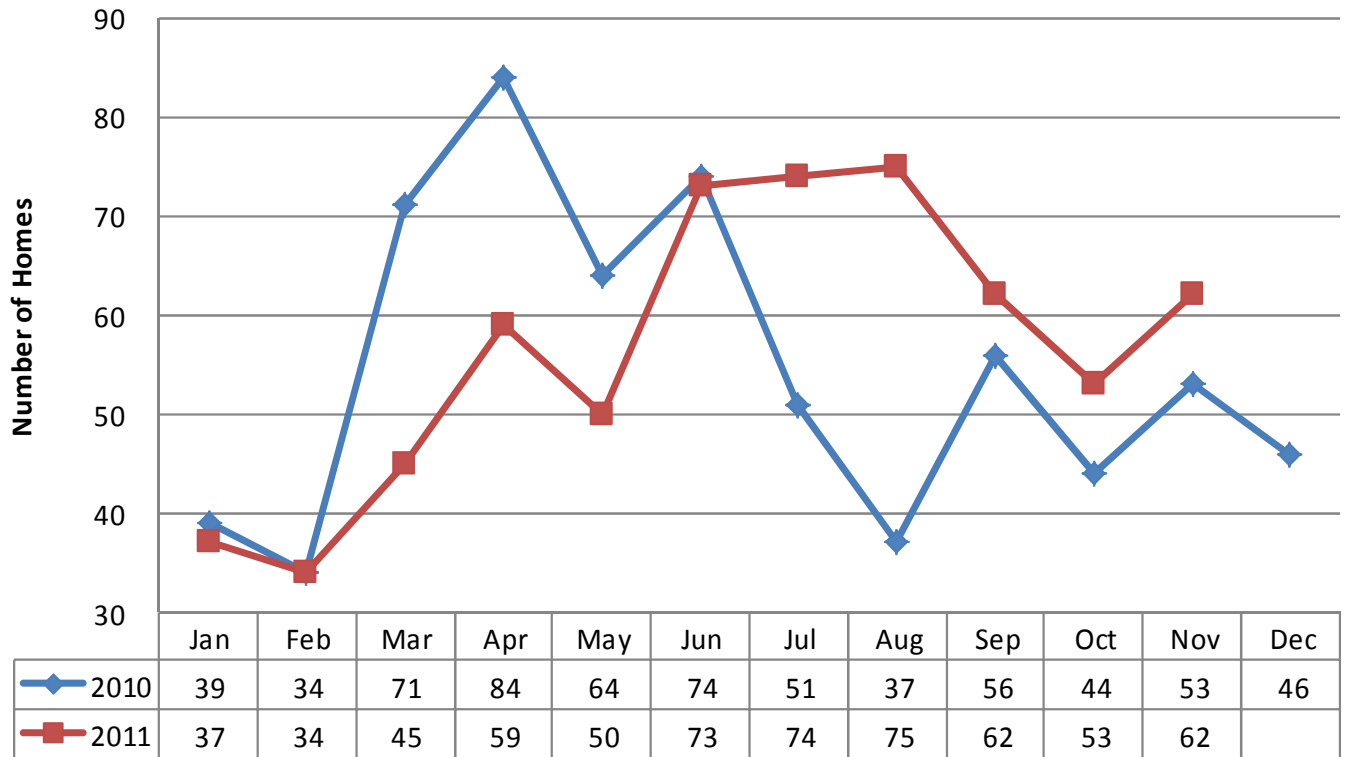
Wasatch County Average Sales Price



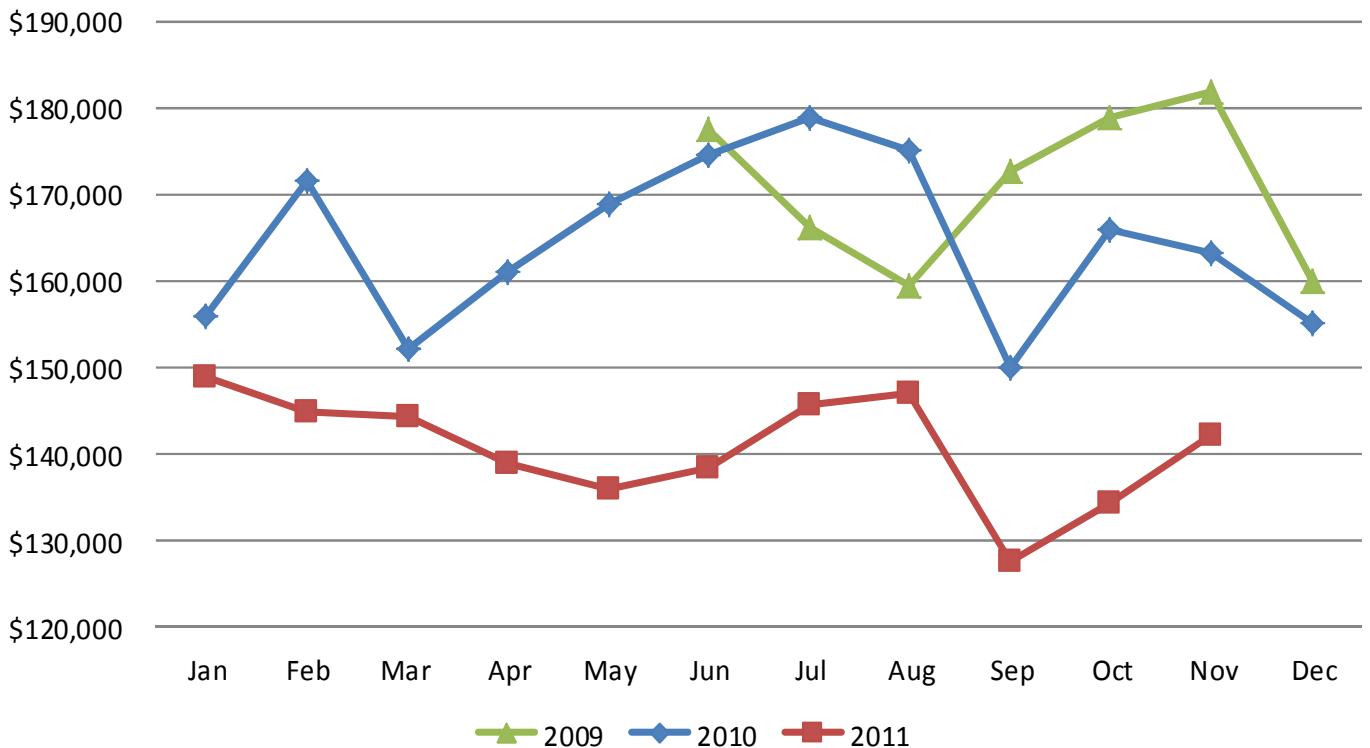
Wasatch County Days on Market Until Sale



Tooele County Homes Sold



Tooele County Median Sales Price



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