

Compliments of:
Land Title Guarantee
 Breckenridge.Frisco.Dillon
Brooke Roberts
 970-453-2255



June 2009 Residential Improved Units - Price Point Summary				
	# Transactions	Gross Volume	Percentage Gross	
<=200,000	5	\$ 876,500	3%	
200,001 to 300,000	16	\$ 4,275,300	14%	
300,001 to 400,000	14	\$ 4,847,800	16%	
400,001 to 500,000	6	\$ 2,774,900	9%	
500,001 to 600,000	7	\$ 3,892,000	12%	
600,001 to 700,000	3	\$ 2,004,000	6%	
700,001 to 800,000	2	\$ 1,502,000	5%	
800,001 to 900,000	2	\$ 1,682,000	5%	
900,001 to 1,000,000	2	\$ 1,939,000	6%	
1,000,001 to 1,500,000	5	\$ 5,590,000	18%	
1,500,001 to 2,000,000	1	\$ 1,850,000	6%	
2,000,001 to 2,500,000	0	\$ -	0%	
2,500,001 to 3,000,000	0	\$ -	0%	
over \$ 3 Million	0	\$ -	0%	
Total:	63	\$ 31,233,500	100%	
New Construction				
	Number Trans.	Total Volume	Average Price	
Single Family	0	\$ -	\$0	
Multi Family	2	\$ 1,502,000	\$751,000	
Vacant Land	1	\$ 347,000	\$347,000	
Resales				
	Number Trans.	Total Volume	Average Price	
Single Family	18	\$ 13,207,800	\$733,767	
Multi Family	48	\$ 16,838,000	\$350,792	
Vacant Land	11	\$ 2,154,500	\$195,864	
June 2009 Gross Residential Price Index				
	Number Trans.	Total Volume	Average Price	
Single Family	18	\$ 13,207,800	\$733,767	
Multi Family	50	\$ 18,340,000	\$366,800	
Vacant Land	12	\$ 2,501,500	\$208,458	
Year-To-Date 2009: Gross Residential Price Index				
	Number Trans.	Total Volume	Average Price	
Single Family	133	\$ 119,349,200	\$897,362	
Multi Family	228	\$ 92,210,200	\$404,431	
Vacant Land	42	\$ 11,391,900	\$271,236	
Full Year 2008: Gross Residential Price Index				
	Number Trans.	Total Volume	Average Price	
Single Family	470	\$ 392,827,200	\$835,803	
Multi Family	1001	\$ 464,096,800	\$463,633	
Vacant Land	151	\$ 71,009,300	\$470,260	
Full Year 2007: Gross Residential Price Index				
	Number Trans.	Total Volume	Average Price	
Single Family	801	\$ 639,910,300	\$798,889	
Multi Family	1779	\$ 723,215,400	\$406,529	
Vacant Land	334	\$ 130,790,200	\$391,587	
Full Year 2006: Gross Residential Price Index				
	Number Trans.	Total Volume	Average Price	
Single Family	874	\$ 644,359,000	\$737,253	
Multi Family	1978	\$ 659,665,700	\$333,501	
Vacant Land	447	\$ 139,442,300	\$311,951	

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YTD June (6 Months) 2009 Residential Improved Units - Price Point Summary

	# Transactions	Gross Volume	Percentage Gross	Average Price
<=200,000	21	\$ 3,137,600	2%	\$ 149,410
200,001 to 300,000	55	\$ 11,161,000	7%	\$ 202,927
300,001 to 400,000	66	\$ 19,801,900	13%	\$ 300,029
400,001 to 500,000	32	\$ 11,887,300	8%	\$ 371,478
500,001 to 600,000	41	\$ 18,930,500	12%	\$ 461,720
600,001 to 700,000	27	\$ 11,884,500	8%	\$ 440,167
700,001 to 800,000	17	\$ 9,097,300	6%	\$ 535,135
800,001 to 900,000	8	\$ 6,936,500	4%	\$ 867,063
900,001 to 1,000,000	12	\$ 9,563,900	6%	\$ 796,992
1,000,001 to 1,500,000	30	\$ 29,422,100	19%	\$ 980,737
1,500,001 to 2,000,000	9	\$ 7,487,000	5%	\$ 831,889
2,000,001 to 2,500,000	3	\$ 6,700,000	4%	\$ 2,233,333
2,500,001 to 3,000,000	1	\$ 2,800,000	2%	\$ 2,800,000
over \$ 3 Million	4	\$ 9,533,000	6%	\$ 2,383,250
Total:	326	\$ 158,342,600	100%	\$ 485,713

Cost Breakdown Summit County

June Year to Date (6 months) 2008

Residential Improved Units Only

Home Sale	# of Transactions	Total Dollar Volume	Percentage Gross	Average Sales Price
<=200,000	83	\$ 12,967,400	3%	\$ 156,234
200,001 to 300,000	115	\$ 29,417,800	7%	\$ 255,807
300,001 to 400,000	130	\$ 45,979,400	11%	\$ 353,688
400,001 to 500,000	111	\$ 49,569,400	12%	\$ 446,571
500,001 to 600,000	73	\$ 40,269,400	10%	\$ 551,636
600,001 to 700,000	46	\$ 30,210,100	7%	\$ 656,741
700,001 to 800,000	48	\$ 36,197,700	9%	\$ 754,119
800,001 to 900,000	32	\$ 27,230,700	6%	\$ 850,959
900,001 to 1,000,000	22	\$ 20,989,700	5%	\$ 954,077
1,000,001 to 1,500,000	51	\$ 61,644,100	15%	\$ 1,208,708
1,500,001 to 2,000,000	18	\$ 31,479,600	7%	\$ 1,748,867
2,000,001 to 2,500,000	8	\$ 18,049,300	4%	\$ 2,256,163
2,500,001 to 3,000,000	4	\$ 10,800,000	3%	\$ 2,700,000
over \$ 3 Million	2	\$ 7,125,000	2%	\$ 3,562,500
Total	743	\$ 421,929,600	100%	\$ 567,873

Cost Breakdown Summit County

June Year to Date 2007

Year to Date (6 months)

Residential Improved Units Only

Home Sale	# of Transactions	Total Dollar Volume	Percentage Gross	Average Sales Price
<=200,000	138	\$ 20,444,300	4%	\$ 148,147
200,001 to 300,000	209	\$ 53,025,500	9%	\$ 253,711
300,001 to 400,000	202	\$ 72,281,400	12%	\$ 357,829
400,001 to 500,000	168	\$ 75,281,900	13%	\$ 448,107
500,001 to 600,000	102	\$ 56,478,200	10%	\$ 553,708
600,001 to 700,000	102	\$ 66,650,100	12%	\$ 652,452
700,001 to 800,000	47	\$ 35,392,100	6%	\$ 753,023
800,001 to 900,000	40	\$ 34,002,300	6%	\$ 850,058
900,001 to 1,000,000	29	\$ 27,592,000	5%	\$ 951,448
1,000,001 to 1,500,000	50	\$ 63,141,400	11%	\$ 1,262,828
1,500,001 to 2,000,000	26	\$ 45,062,000	8%	\$ 1,733,154
2,000,001 to 2,500,000	6	\$ 13,170,000	2%	\$ 2,195,000
2,500,001 to 3,000,000	1	\$ 2,550,000	0%	\$ 2,550,000
over \$ 3 Million	4	\$ 13,590,000	2%	\$ 3,397,500
Total	1124	\$ 578,561,200	100.00%	\$ 514,734

Market Analysis by Area

Summit County, Colorado

JUNE 2009

Red Text indicates a drop compared to the prior month's value;
Green Text indicates a rise, **Black Text** indicates no change, or
 no comparison value. **Red Text** is not used for % Calculations.
 Average PPSF is calculated for properties with available Square
 Footage Living Area from Assessor's record.

Average & Median Residential Price & PPSF Includes: Statistically Viable Sales only;
 Single Family, Duplex, Townhome, Condominium, or any other type Improved
 Residential Unit.

Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price	Average \$ Residential Price	Median \$ Residential Price	Average \$ Residential PPSF
Blue River & South to County Line	\$554,500	2%	3	4%	\$184,833	\$190,000	\$190,000	data not applicable	\$ 223.50
Breckenridge	\$8,705,000	26%	14	18%	\$621,786	\$575,000	\$621,786	\$575,000	\$ 529.00
Breckenridge Golf Course	\$2,335,000	7%	9	11%	\$259,444	\$222,500	\$478,333	\$495,000	\$ 375.42
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Copper Mountain	\$1,357,500	4%	6	8%	\$226,250	\$283,000	\$292,750	\$293,000	\$ 414.17
Corinthian Hills & Summerwood	\$999,000	3%	1	1%	\$999,000	data not applicable	\$999,000	data not applicable	\$ 264.78
Dillon Town & Lake	\$712,500	2%	2	3%	\$356,250	data not applicable	\$356,250	data not applicable	\$ 342.06
Dillon Valley	\$503,000	1%	2	3%	\$251,500	data not applicable	\$251,000	data not applicable	\$ 181.16
Farmers Corner	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Frisco	\$3,468,500	10%	8	10%	\$433,563	\$378,500	\$449,786	\$440,000	\$ 300.06
Heeny	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Keystone	\$1,065,400	3%	4	5%	\$266,350	\$409,250	\$228,467	\$219,900	\$ 377.61
Montezuma	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
North Summit County (rural)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Peak 7	\$940,000	3%	1	1%	\$940,000	data not applicable	\$940,000	data not applicable	\$ 460.56
Silverthorne	\$3,498,400	10%	8	10%	\$437,300	\$404,500	\$472,629	\$465,000	\$ 290.07
Summit Cove	\$2,060,400	6%	4	5%	\$515,100	\$427,500	\$515,100	\$427,450	\$ 253.04
Wildernest	\$2,948,300	9%	10	13%	\$294,830	\$254,500	\$289,033	\$254,000	\$ 293.12
Woodmoor	\$4,774,000	14%	5	6%	\$954,800	\$1,150,000	\$1,117,750	\$1,150,000	\$ 307.43
Quit Claim Deeds	\$127,800	0%	3	4%	\$42,600	\$33,000	\$0	\$0	\$ -
TOTAL	\$34,049,300	100%	80	100%	\$440,539	\$334,150	\$495,770	\$372,500	\$ 360.63

Note: Average Transaction Price & Median Transaction Price do not include REFTs or Quit Claim Deed Transactions

Please note: The above figures do not include time share interests and are an unofficial tabulation of Summit County records that are believed to be reasonably accurate.



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Market Analysis by Area

Summit County, Colorado

June YTD 6
Months
2009

Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price
Blue River & South to County Line	\$11,605,200	5%	29	7%	\$400,179
Breckenridge	\$67,255,500	29%	86	21%	\$782,041
Breckenridge Golf Course	\$25,746,500	11%	39	9%	\$660,167
Central Summit County (non-town)	\$0	0%	0	0%	\$0
Copper Mountain	\$14,329,700	6%	33	8%	\$434,233
Corinthian Hills & Summerwood	\$1,899,000	1%	2	0%	\$0
Dillon Town & Lake	\$5,206,500	2%	14	3%	\$371,893
Dillon Valley	\$2,501,500	1%	11	3%	\$227,409
Farmers Corner	\$550,000	0%	2	0%	\$0
Frisco	\$13,990,300	6%	36	9%	\$388,619
Heeny	\$0	0%	0	0%	\$0
Keystone	\$23,518,600	10%	49	12%	\$479,971
Montezuma	\$0	0%	0	0%	\$0
North Summit County (rural)	\$7,771,500	3%	4	1%	\$0
Peak 7	\$4,862,500	2%	5	1%	\$972,500
Silverthorne	\$25,836,100	11%	40	10%	\$645,903
Summit Cove	\$5,407,200	2%	11	3%	\$491,564
Wilderness	\$13,143,700	6%	40	10%	\$328,593
Woodmoor	\$8,029,000	3%	8	2%	\$0
Quit Claim Deeds	\$1,880,300	1%	7	2%	\$268,614
TOTAL	\$233,533,100	100.00%	416	100.00%	\$598,747

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Market Analysis % Change

% Change 2004-2005-2006-2007-2008-2009

Month to Month Comparison by Monetary Volume

Month	2004	% Change 04 to 05	2005	% Change 05 to 06	2006	% Change 06 to 07	2007	% Change 07 to 08	2008	% Change 08 to 09	2009
January	\$41,825,900	93%	\$80,788,900	6%	\$85,701,700	-3%	\$82,933,400	3%	\$85,497,600	-62%	\$32,813,600
February	\$62,725,300	15%	\$72,151,200	6%	\$76,698,900	15%	\$88,392,000	-27%	\$64,539,900	-58%	\$27,246,500
March	\$69,129,000	30%	\$90,177,800	20%	\$108,018,500	-14%	\$92,555,500	3%	\$95,396,600	-60%	\$37,878,500
April	\$77,378,000	22%	\$94,438,600	17%	\$110,949,200	21%	\$133,878,100	-30%	\$94,201,300	-60%	\$37,792,900
May	\$88,236,800	19%	\$104,834,400	31%	\$137,133,800	16%	\$158,745,300	-40%	\$95,667,500	-33%	\$63,752,300
June	\$111,700,400	0%	\$112,232,799	45%	\$162,725,600	-13%	\$141,802,500	-35%	\$92,536,900	-63%	\$34,049,300
July	\$89,310,400	37%	\$122,040,800	0%	\$122,097,500	13%	\$138,251,700	-42%	\$80,686,100		
August	\$102,320,900	45%	\$148,269,200	-12%	\$130,811,400	42%	\$186,302,600	-50%	\$92,825,200		
September	\$116,154,100	39%	\$161,353,500	36%	\$219,939,000	-23%	\$168,704,900	-25%	\$127,090,100		
October	\$117,417,900	30%	\$152,693,400	24%	\$188,770,200	-22%	\$146,546,900	-19%	\$118,230,800		
November	\$116,352,500	66%	\$193,562,600	-29%	\$138,233,900	14%	\$156,934,000	-63%	\$58,002,400		
December	\$135,624,700	6%	\$143,084,300	10%	\$156,795,100	-13%	\$135,691,900	-56%	\$61,054,700		
Year-to-Date TOTAL	\$1,128,175,900	31%	\$1,475,627,499	11%	\$1,637,874,800	0%	\$1,630,738,800	-35%	\$1,065,729,100		
Month to Date	\$450,995,400	23%	\$554,623,699	23%	\$681,227,700	3%	\$698,306,800	-24%	\$527,839,800	-56%	\$233,533,100

Month to Month Comparison by Number of Transactions

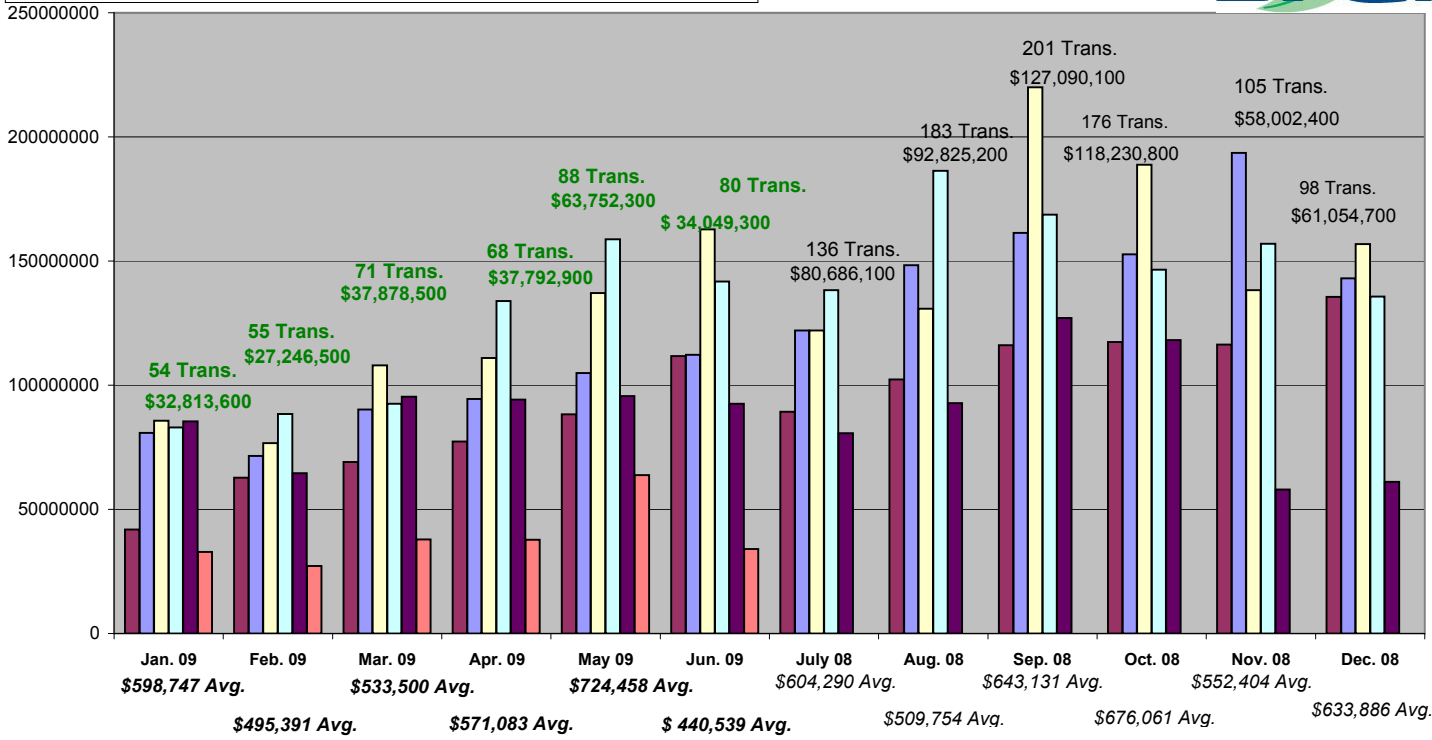
Month	2004	% Change 04 to 05	2005	% Change 05 to 06	2006	% Change 06 to 07	2007	% Change 07 to 08	2008	% Change 08 to 09	2009
January	118	82%	215	-11%	192	-4%	185	-11%	165	-67%	54
February	221	-23%	171	6%	181	-8%	166	-23%	128	-57%	55
March	212	24%	262	2%	266	-23%	206	-21%	162	-56%	71
April	240	3%	247	12%	276	-5%	261	-38%	163	-58%	68
May	247	6%	263	18%	310	5%	324	-50%	162	-46%	88
June	278	10%	305	11%	340	-17%	283	-45%	155	-48%	80
July	229	41%	323	-3%	312	-4%	301	-55%	136		
August	293	37%	400	-27%	291	24%	361	-49%	183		
September	368	21%	445	0%	444	-32%	301	-33%	201		
October	371	5%	389	3%	400	-22%	311	-43%	176		
November	343	11%	381	-14%	326	-14%	281	-63%	105		
December	326	-9%	298	-9%	271	-19%	220	-55%	98		
Year-to-Date TOTAL	3,246	14%	3,699	-2%	3,609	-11%	3,200	-43%	1834		416
Month to Date	1,038	114%	2,220	-30%	1,565	-9%	1,425	-34%	935	-56%	416

Please note: The above figures do not include time share interests or Ref's and are an unofficial tabulation of Summit County records that are believed to be reasonably accurate.

Summit County Market Analysis: 2004 through 2009



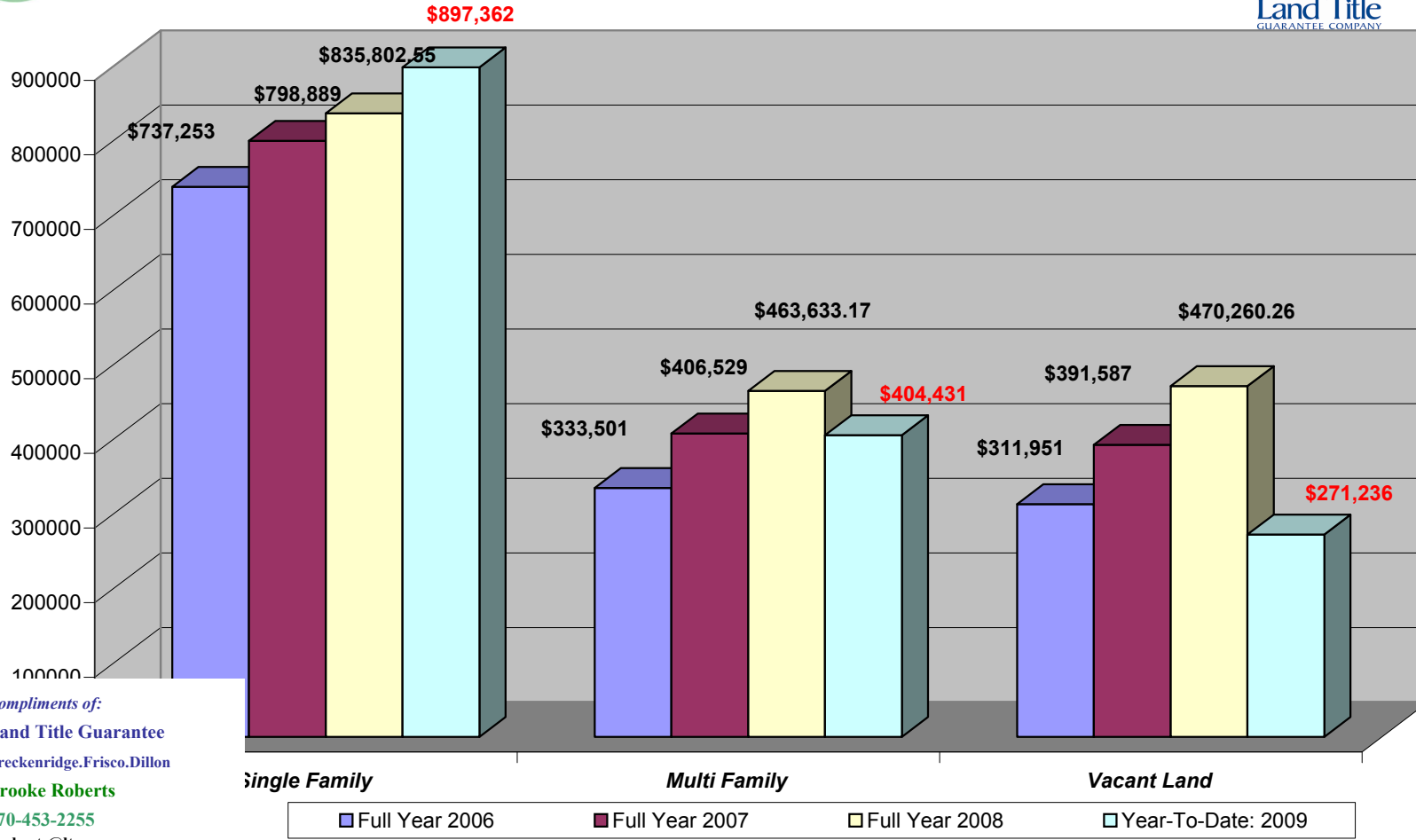
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Summit County Residential Price Index: 2006 Through 2009



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The New Mortgage Regulations

How they may affect your closing date and how to expedite your transaction

The Housing and Economic Recovery Act of 2009 (HERA) is a wide-ranging piece of legislation that strengthens and modernizes the regulation of government-sponsored enterprises Fannie Mae and Freddie Mac, along with the Federal Home Loan Banks.

Part of HERA imposes sweeping changes in the lending industry, placing greater focus on consumer protection. HERA aims to assure borrowers are better informed about the loan process and better protected against deceptive lending practices.

These changes, effective July 30, 2009, will have a direct impact on how Realtors structure their transactions and how lenders keep the consumer informed of loan charges through stricter disclosure requirements.

Four Key Elements

1. If the home buyer is financing the property, the new regulatory and investor guidelines will impact and perhaps even dictate the closing date.

In the past, the parties to the transaction agreed upon a closing date and all service providers, including the lender, worked to meet that date. After July 30, a closing date may still be written into

the contract, but the earliest any home purchase transaction can close is 7 days after the homebuyer receives the initial mortgage disclosures from the lender.

2. With the exception of the credit report fee, the lender cannot collect upfront fees until the initial disclosures have been received. Disclosures that are overnighted are considered “received” the next business day (except Saturdays), allowing fees to be collected the following business day.

Historically, lenders could collect upfront fees immediately at the time of application for both telephone and in-person applications. Now, the buyer must receive initial disclosures before any fees can exchange hands. The single exception is the credit report fee, which can be collected at the time of application.

If a lender takes an application in person and delivers the disclosures at that time, the fee can be accepted at that time as well.

3. The homebuyer must receive a copy of his appraisal a minimum of 3 business days prior to closing.

A homebuyer who believes the required 3-business-day review period is not

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necessary may waive that requirement in writing.

4. Any increase of more than .125% in the Annual Percentage Rate (APR) from the initial Truth in Lending Disclosure (TIL) requires that the TIL Disclosure be revised and reissued to the homeowner.

The homebuyer must receive the revised TIL Disclosure at least 3 business days before the closing. If the TIL is mailed, it is considered “received” 3 business days after the mailing.

It is typical for many details to change during the course of the transaction, including the APR, which can delay the closing. The APR can be impacted by many details of the market and the transaction, including an unlocked rate, a change in the loan amount, a change to a different loan product, a rate re-lock because of market improvement, a change in closing date, and changes to fees associated with the transaction. If the closing date is critical, it is imperative that the lender ensure that the estimated fees are as accurate as possible.

Top 10 Ways to Expedite Your Closing

- Make sure your buyers obtain pre-approval before they begin shopping for a new home.
- Have your buyers work with their lender one-on-one, and preferably in person, to obtain and provide all documentation required to expedite the lending process. Even a single, seemingly unimportant document can delay loan approval.

- Write a 30- to 45-day contract.
- Help your buyers understand the relationship between their interest rate and their APR. Increases greater than .125% to the APR will require a new disclosure and additional time to the process.
- Encourage buyers to lock their interest rate and fees as soon as possible and a minimum of 10 days before closing. An exact APR cannot be determined until the interest rate is locked.
- Set realistic expectations up front and communicate throughout the transaction with the listing agent, the seller, the buyer, and the lender regarding potential closing dates.
- Choose a title company that understands the new regulations and has processes in place to help meet them. Land Title works proactively with all lenders to provide preliminary HUDs and/or accurate closing fee sheets to expedite the new mortgage process.
- Provide your Land Title closing team all lender information as early in the process as possible.
- Communicate, communicate, communicate.
- Contact your Land Title Guarantee Company Sales Representative if you are interested in attending an informational class about the new regulations.

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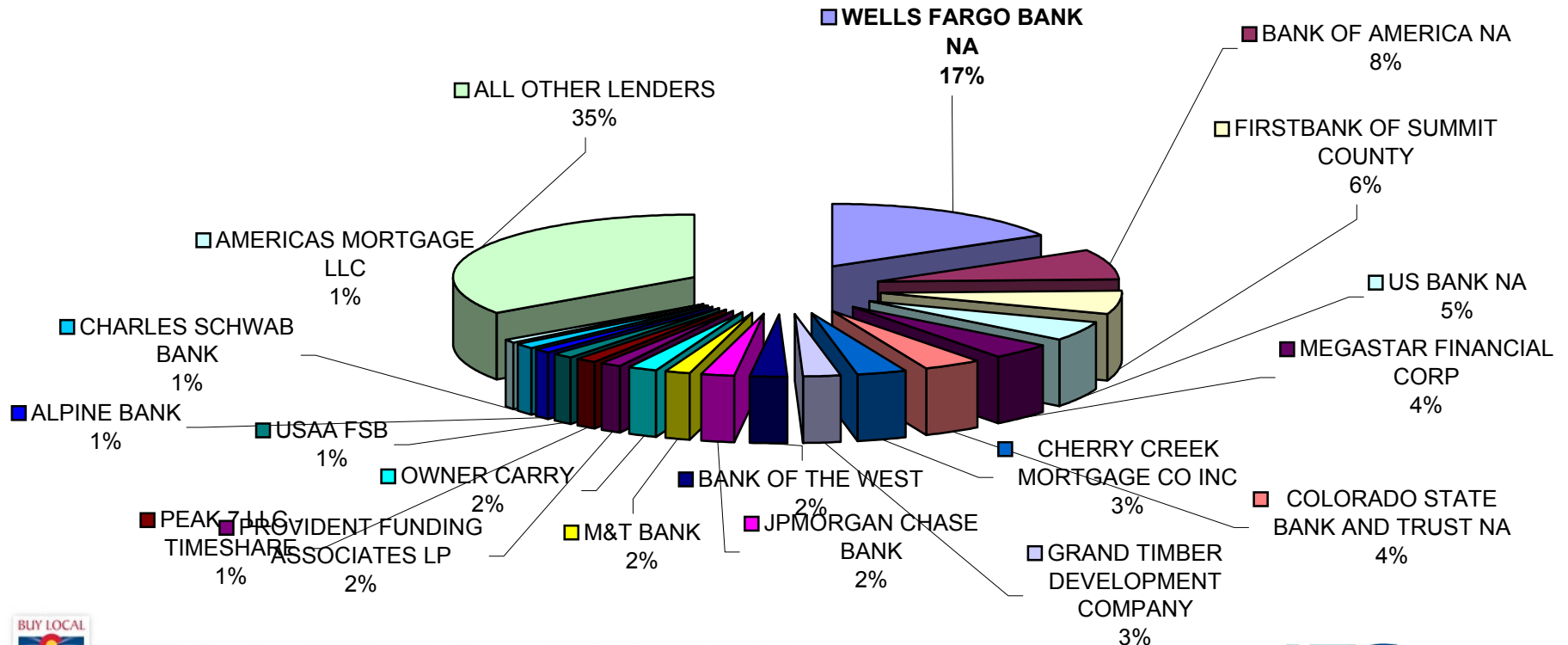
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Top 65% Lenders for June 2009: Summit County
 Total Loans Recorded in June 2009: 513 Loans

LOAN BREAKDOWN: 45 Loans related to Sales: 56% of the 80 Sales Transactions.
 There were 447 Refinance/Equity Loans, and 21 Loans related to Timeshare Sales.
 The Remainder of Sales: 44% of Real Estate closings were Cash Transactions at the time of closing.



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Top Lenders for Summit County June 2009

LENDER	NUMBER LOANS	PERCENTAGE TOTAL
WELLS FARGO BANK NA	86	17%
BANK OF AMERICA NA	39	8%
FIRSTBANK OF SUMMIT COUNTY	32	6%
US BANK NA	26	5%
MEGASTAR FINANCIAL CORP	21	4%
COLORADO STATE BANK AND TRUST NA	20	4%
CHERRY CREEK MORTGAGE CO INC	17	3%
GRAND TIMBER DEVELOPMENT COMPANY	13	3%
BANK OF THE WEST	12	2%
JPMORGAN CHASE BANK	12	2%
M&T BANK	9	2%
OWNER CARRY	9	2%
PROVIDENT FUNDING ASSOCIATES LP	8	2%
PEAK 7 LLC - TIMESHARE	7	1%
USAA FSB	7	1%
ALPINE BANK	6	1%
CHARLES SCHWAB BANK	6	1%
AMERICAS MORTGAGE LLC	5	1%
ALL OTHER LENDERS	178	35%
AMTRUST BANK	5	1%
FIRSTBANK OF COLORADO	5	1%
BANKERS MORTGAGE CORP	4	1%
CLARION MORTGAGE CAPITAL INC	4	1%
CREDIT UNION OF COLORADO	4	1%
ING BANK FSB	4	1%
AFFILIATED FINANCIAL GROUP INC	3	1%
CITIMORTGAGE INC	3	1%
FIFTH THIRD MORTGAGE COMPANY	3	1%
KEYBANK NA	3	1%
MILLENNIUM BANK	3	1%
MORTGAGE REAL ESTATE SERVICES INC	3	1%
MOUNTAIN CREST MORTGAGE INC	3	1%
SECRETARY OF HOUSING AND URBAN DEVELOPMENT	3	1%

SIERRA PACIFIC MORTGAGE CO INC	3	1%
WR STARKEY MORTGAGE LLP	3	1%
ADVANCIAL FEDERAL CREDIT UNION	2	0%
BANK OF COLORADO	2	0%
BWC MORTGAGE SERVICES	2	0%
CASTLE & COOKE MORTGAGE LLC	2	0%
COLORADO CAPITAL BANK	2	0%
COLORADO MORTGAGE ALLIANCE LLC	2	0%
CREDIT UNION OF THE ROCKIES	2	0%
FIRST NATIONAL BANK	2	0%
FIRSTBANK OF BOULDER	2	0%
FIRSTBANK OF EVERGREEN	2	0%
FIRSTBANK OF LITTLETON	2	0%
MERRILL LYNCH CREDIT CORP	2	0%
METLIFE HOME LOANS	2	0%
MUTUAL OF OMAHA BANK	2	0%
NORTHERN TRUST NA	2	0%
QUICKEN LOANS INC	2	0%
ROCKY MOUNTAIN MORTGAGE SPECIALISTS IN	2	0%
TAYLOR BEAN & SHITAKER MORTGAGE CORP	2	0%
TEXAS COUNTRY BANK	2	0%
VECTRA BANK COLORADO NA	2	0%
66 FEDERAL CREDIT UNION	1	0%
ADDISON AVENUE FEDERAL CREDIT UNION	1	0%
ADVANCE MORTGAGE CORP	1	0%
AIR ACADEMY FEDERAL CREDIT UNION	1	0%
AM TRUST BANK	1	0%
AMERICAN INTERNET MORTGAGE INC	1	0%
AMERIPRISE BANK FSB	1	0%
AMERISAVE MORTGAGE CORP	1	0%
BANCGROUP MORTGAGE CORP	1	0%
BANCGROUPSOUTH BANK	1	0%
BANK OF HOLLAND	1	0%
BANKERS TRUST COMPANY NA	1	0%
BELLCO CREDIT UNION	1	0%
BOULDER WEST FINANCIAL SERVICES INC	1	0%
BUSINESS BANK	1	0%

CATALYST LENDING INC	1	0%
CHEVY CHASE BANK	1	0%
CITIBANK NA	1	0%
COLDWELL BANKER MORTGAGE	1	0%
COLORADO BUSINESS BANK	1	0%
COLORADO FINANCING PLUS INC	1	0%
COMMUNITY FIRST NATIONAL BANK	1	0%
CORNERSTONE MORTGAGE COMPANY	1	0%
COUNTRYWIDE BANK FSB	1	0%
CWB MORTGAGE VENTURES LLC	1	0%
DIRECT MORTGAGE CORP	1	0%
ELEVATIONS CREDIT UNION	1	0%
ENT FEDERAL CREDIT UNION	1	0%
FAIRWAY INDEPENDENCE MORTGAGE	1	0%
FAIRWAY INDEPENDENT MORTGAGE CORP	1	0%
FIRST COMMERCIAL BANK	1	0%
FIRST COMMUNITY MORTGAGE	1	0%
FIRST MORTGAGE COMPANY LLC	1	0%
FIRST TENNESSEE BANK NA	1	0%
FIRST WESTERN TRUST BANK	1	0%
FIRSTBANK OF ARIZONA	1	0%
FIRSTBANK OF DENVER	1	0%
FLAGSTAR BANK FSB	1	0%
FRANCHISE BRANDS, LLC	1	0%
FUNDING PARTNERS FOR HOUSING SOLUTION:	1	0%
GENERATION MORTGAGE COMPANY	1	0%
GUARANTEED RATE INC	1	0%
HEARTLAND BANK	1	0%
HOME LOAN CENTER INC	1	0%
HOME SAVINGS OF AMERICA	1	0%
HSBC MORTGAGE CORP	1	0%
HUNTERS FINANCIAL GROUP LLC	1	0%
HUNTINGTON NATIONAL BANK	1	0%
INDEPENDENCE BANK	1	0%
INTRUST BANK NA	1	0%
LIBERTY MORTGAGE CORP	1	0%
LOS ALAMOS BANK	1	0%

M&I BANK	1	0%
MORTGAGE SOLUTIONS OF COLORADO, LLC	1	0%
MOUNTAIN MORTGAGE CENTERS	1	0%
MOUNTAIN TROPIC CONNECTION INC	1	0%
MUTUAL SECURITY MORTGAGE LTD	1	0%
NEW BUFFALO SAVINGS BANK	1	0%
NEW CENTURY FINANCIAL LLC	1	0%
NODAWAY VALLEY BANK	1	0%
NORTHWEST FEDERAL CREDIT UNION	1	0%
PERL MORTGAGE	1	0%
PLAZA HOME MORTGAGE INC	1	0%
PREMIA MORTGAGE LLC	1	0%
PRIVATEBANK	1	0%
PUBLIC SERVICE CREDIT UNION	1	0%
RBC BANK	1	0%
RMA LENDING LLC	1	0%
RMC VANGUARD MORTGAGE CORP	1	0%
RPM MORTGAGE INC	1	0%
SIGNATURE BANK	1	0%
SOVEREIGN BANK	1	0%
SUMMIT COMBINED HOUSING AUTHORITY	1	0%
UMB BANK COLORADO NA	1	0%
UNION BANK & TRUST COMPANY	1	0%
UNIVERSAL LENDING CORP	1	0%
UNIVERSITY BANK	1	0%
VALLEY BANK	1	0%
WACHOVIA BANK NA	1	0%
WACHOVIA MORTGAGE FSB	1	0%
WELLS FARGO HOME MORTGAGE OF HAWAII, L	1	0%
WYNDHAM CAPITAL MORTGAGE	1	0%