

Compliments of:
Land Title Guarantee Company

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September 2009 Residential Improved Units - Price Point Summary				
	# Transactions	Gross Volume	Percentage Gross	
<=200,000	12	\$ 1,972,000	3%	
200,001 to 300,000	21	\$ 5,320,200	7%	
300,001 to 400,000	27	\$ 9,487,200	12%	
400,001 to 500,000	18	\$ 7,917,700	10%	
500,001 to 600,000	8	\$ 4,389,800	6%	
600,001 to 700,000	11	\$ 7,174,400	9%	
700,001 to 800,000	4	\$ 2,960,000	4%	
800,001 to 900,000	4	\$ 3,358,000	4%	
900,001 to 1,000,000	2	\$ 1,970,000	3%	
1,000,001 to 1,500,000	11	\$ 13,898,500	18%	
1,500,001 to 2,000,000	7	\$ 11,946,900	16%	
2,000,001 to 2,500,000	0	\$ -	0%	
2,500,001 to 3,000,000	1	\$ 2,950,000	4%	
over \$ 3 Million	1	\$ 3,375,000	4%	
Total:	127	\$ 76,719,700	100%	
New Construction				
	Number Trans.	Total Volume	Average Price	
Single Family	14	\$ 19,896,600	\$1,421,186	
Multi Family	10	\$ 4,369,800	\$436,980	
Vacant Land	2	\$ 1,163,000	\$581,500	
Resales				
	Number Trans.	Total Volume	Average Price	
Single Family	37	\$ 29,966,300	\$809,900	
Multi Family	66	\$ 22,487,000	\$340,712	
Vacant Land	2	\$ 575,000	\$287,500	
September 2009 Gross Residential Price Index				
	Number Trans.	Total Volume	Average Price	
Single Family	51	\$ 49,862,900	\$977,704	
Multi Family	76	\$ 26,856,800	\$353,379	
Vacant Land	4	\$ 1,738,000	\$434,500	
Year-To-Date 2009: Gross Residential Price Index				
	Number Trans.	Total Volume	Average Price	
Single Family	242	\$ 224,074,400	\$925,927	
Multi Family	385	\$ 151,991,800	\$394,784	
Vacant Land	44	\$ 14,574,800	\$331,245	
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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LTGreen Land Title
 GUARANTEE COMPANY

YTD September (9 Months) 2009 Residential Improved Units - Price Point Summary				
	# Transactions	Gross Volume	Percentage Gross	Average Price
<=200,000	52	\$ 8,067,600	2%	\$ 155,146
200,001 to 300,000	110	\$ 25,040,400	8%	\$ 227,640
300,001 to 400,000	123	\$ 39,635,500	12%	\$ 322,240
400,001 to 500,000	78	\$ 32,567,600	10%	\$ 417,533
500,001 to 600,000	66	\$ 32,779,100	10%	\$ 496,653
600,001 to 700,000	47	\$ 24,941,900	8%	\$ 530,679
700,001 to 800,000	28	\$ 17,467,600	5%	\$ 623,843
800,001 to 900,000	17	\$ 14,439,000	4%	\$ 849,353
900,001 to 1,000,000	22	\$ 19,413,900	6%	\$ 882,450
1,000,001 to 1,500,000	48	\$ 52,480,600	16%	\$ 1,093,346
1,500,001 to 2,000,000	22	\$ 29,708,900	9%	\$ 1,350,314
2,000,001 to 2,500,000	5	\$ 11,230,000	3%	\$ 2,246,000
2,500,001 to 3,000,000	4	\$ 10,985,000	3%	\$ 2,746,250
over \$ 3 Million	5	\$ 12,908,000	4%	\$ 2,581,600
Total:	627	\$ 331,663,100	100%	\$ 528,968

Cost Breakdown Summit County September YTD 2008 (9 Months to Date)				
Residential Improved Units Only				
Home Sale	# of Transactions	Total Dollar Volume	Percentage Gross	Average Sales Price
<=200,000	122	\$ 19,573,000	3%	\$ 160,434
200,001 to 300,000	177	\$ 45,081,600	7%	\$ 254,698
300,001 to 400,000	213	\$ 74,763,000	11%	\$ 351,000
400,001 to 500,000	163	\$ 72,846,100	11%	\$ 446,909
500,001 to 600,000	113	\$ 62,396,500	9%	\$ 552,181
600,001 to 700,000	75	\$ 49,015,600	7%	\$ 653,541
700,001 to 800,000	73	\$ 54,669,100	8%	\$ 748,892
800,001 to 900,000	51	\$ 43,621,700	7%	\$ 855,327
900,001 to 1,000,000	33	\$ 31,692,100	5%	\$ 960,367
1,000,001 to 1,500,000	76	\$ 92,340,400	14%	\$ 1,215,005
1,500,001 to 2,000,000	33	\$ 56,234,600	8%	\$ 1,704,079
2,000,001 to 2,500,000	13	\$ 29,124,300	4%	\$ 2,240,331
2,500,001 to 3,000,000	8	\$ 21,650,000	3%	\$ 2,706,250
over \$ 3 Million	3	\$ 12,675,000	2%	\$ 4,225,000
Total	1153	\$ 665,683,000	100%	\$ 577,349

Cost Breakdown Summit County September 2007 Year to Date (9 months)				
Residential Improved Units Only				
Home Sale	# of Transactions	Total Dollar Volume	Percentage Gross	Average Sales Price
<=200,000	226	\$ 34,284,100	3%	\$ 151,700
200,001 to 300,000	351	\$ 89,404,300	9%	\$ 254,713
300,001 to 400,000	358	\$ 127,011,100	13%	\$ 354,780
400,001 to 500,000	292	\$ 130,931,100	13%	\$ 448,394
500,001 to 600,000	173	\$ 96,024,800	10%	\$ 555,057
600,001 to 700,000	161	\$ 104,761,500	11%	\$ 650,693
700,001 to 800,000	89	\$ 67,108,600	7%	\$ 754,029
800,001 to 900,000	67	\$ 56,981,500	6%	\$ 850,470
900,001 to 1,000,000	49	\$ 46,815,500	5%	\$ 955,418
1,000,001 to 1,500,000	86	\$ 108,243,000	11%	\$ 1,258,640
1,500,001 to 2,000,000	40	\$ 70,331,000	7%	\$ 1,758,275
2,000,001 to 2,500,000	12	\$ 26,320,000	3%	\$ 2,193,333
2,500,001 to 3,000,000	4	\$ 10,525,000	1%	\$ 2,631,250
over \$ 3 Million	7	\$ 27,030,000	3%	\$ 3,861,429
Total	1915	\$ 996,771,500	100.00%	\$ 519,985

Market Analysis by Area

Summit County, Colorado

SEPTEMBER 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. Colored Text is not used for % Calculations.

Average PPSF is calculated for properties with available Square Footages

Average & Median Residential Price & PPSF Includes: Statistically Viable Residential Sales Only.

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	\$1,905,800	2%	5	3%	\$381,160	\$475,000	\$561,933	\$485,800	\$209
Breckenridge	\$25,011,800	31%	36	24%	\$694,772	\$467,150	\$740,284	\$489,300	\$413
Breckenridge Golf Course	\$11,377,400	14%	16	11%	\$711,088	\$255,000	\$1,271,238	\$1,217,500	\$283
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Copper Mountain	\$1,019,900	1%	3	2%	\$339,967	\$405,000	\$459,950	data not applicable	\$172
Corinthian Hills & Summerwood	\$849,000	1%	1	1%	\$849,000	data not applicable	\$849,000	data not applicable	\$211
Dillon Town & Lake	\$520,000	1%	1	1%	\$520,000	data not applicable	\$520,000	data not applicable	\$423
Dillon Valley	\$1,243,400	2%	6	4%	\$207,233	\$161,450	\$207,233	\$161,450	\$237
Farmers Corner	\$918,000	1%	3	2%	\$306,000	\$333,000	\$306,000	\$333,000	\$281
Frisco	\$12,133,400	15%	24	16%	\$505,558	\$401,200	\$526,973	\$417,250	\$306
Heeney	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Keystone	\$4,931,400	6%	14	10%	\$352,243	\$281,000	\$397,200	\$317,250	\$352
Montezuma	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
North Summit County (rural)	\$577,500	1%	1	1%	\$577,500	data not applicable	\$577,500	data not applicable	\$207
Peak 7	\$955,000	1%	2	1%	\$477,500	data not applicable	\$477,500	data not applicable	\$316
Silverthorne	\$9,001,300	11%	10	7%	\$900,130	\$732,000	\$900,130	\$732,000	\$338
Summit Cove	\$2,044,000	3%	4	3%	\$511,000	\$510,000	\$511,000	\$510,000	\$213
Wilderness	\$5,261,300	6%	17	12%	\$309,488	\$255,000	\$309,488	\$255,000	\$238
Woodmoor	\$3,266,000	4%	4	3%	\$816,500	\$539,500	\$816,500	\$539,500	\$210
Quit Claim Deeds	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
TOTAL	\$81,015,200	100.00%	147	100.00%	\$551,124	\$395,000	\$604,092	\$406,500	\$314

Note: Average Transaction Price & Median Transaction Price do not include 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

September YTD 9 Months
2009

Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price
Blue River & South to County Line	\$19,782,500	5%	46	6%	\$430,054
Breckenridge	\$112,232,900	27%	155	20%	\$724,083
Breckenridge Golf Course	\$57,733,400	14%	82	11%	\$704,066
Central Summit County (non-town)	\$0	0%	0	0%	\$0
Copper Mountain	\$20,092,100	5%	45	6%	\$446,491
Corinthian Hills & Summerwood	\$2,748,000	1%	3	0%	\$916,000
Dillon Town & Lake	\$7,206,800	2%	20	3%	\$360,340
Dillon Valley	\$4,643,800	1%	21	3%	\$221,133
Farmers Corner	\$1,893,000	0%	7	1%	\$270,429
Frisco	\$36,369,500	9%	79	10%	\$460,373
Heeney	\$495,000	0%	1	0%	\$495,000
Keystone	\$42,172,900	10%	91	12%	\$463,438
Montezuma	\$0	0%	0	0%	\$0
North Summit County (rural)	\$8,349,000	2%	5	1%	\$1,669,800
Peak 7	\$7,637,500	2%	10	1%	\$763,750
Silverthorne	\$46,567,900	11%	70	9%	\$665,256
Summit Cove	\$10,438,600	2%	24	3%	\$434,942
Wilderness	\$22,965,300	5%	74	10%	\$310,342
Woodmoor	\$18,875,600	4%	26	3%	\$725,985
Quit Claim Deeds	\$2,720,500	1%	13	2%	\$209,269
TOTAL	\$422,924,300	100.00%	772	100.00%	\$547,829

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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	-41%	\$47,401,000
August	\$102,320,900	45%	\$148,269,200	-12%	\$130,811,400	42%	\$186,302,600	-50%	\$92,825,200	-34%	\$60,975,000
September	\$116,154,100	39%	\$161,353,500	36%	\$219,939,000	-23%	\$168,704,900	-25%	\$127,090,100	-36%	\$81,015,200
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	-55%	\$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	\$758,780,800	30%	\$986,287,199	17%	\$1,154,075,600	3%	\$1,191,566,000	-30%	\$828,441,200	-49%	\$422,924,300

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	-30%	95
August	293	37%	400	-27%	291	24%	361	-49%	183	-38%	114
September	368	21%	445	0%	444	-32%	301	-33%	201	-27%	147
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		772
Month to Date	2,206	19%	2,631	-1%	2,612	-9%	2,388	-39%	1455	-47%	772

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

DUW

Amended RESPA Regulations take effect January 1, 2010 New GFE Forms and HUD-1 Settlement Statements to be mandatory

In November 2008, HUD issued a Final Rule amending Regulation X relating to the Real Estate Settlement Procedures Act of 1974 (RESPA).

Several of these changes were implemented in 2009, but the majority of changes, including the mandatory use of the new Good Faith Estimate (GFE) and modified HUD-1 Settlement Statement will go into effect January 1, 2010.

With the implementation date fast approaching, it is imperative that Realtors understand how these new RESPA Rules will affect their clients' HUD-1 Settlement Statements and possibly their closings.

Purposes of new GFE and HUD-1

HUD's earliest attempts at RESPA reform date back to 2002, and its goals for reform have always been the same: to provide more simplicity, clarity, transparency, and certainty of mortgage costs for consumers.

In a nutshell, the new regulation mandates changes concerning when and how loan information is disclosed to the client. These new forms and procedures are intended to make it easier for borrowers to understand the costs and terms of their loan transaction.

According to HUD's news release, these new forms are designed to help consumers shop for the lowest cost mortgage and avoid costly and potentially harmful loan offers.

HUD will require, for the first time ever, that lenders and mortgage brokers provide consumers with a standard Good Faith Estimate (GFE) that clearly discloses key loan terms and closing costs.

HUD estimates that by improving upfront disclosures in the GFE and limiting the amount estimated charges can change,

the new procedures may save the borrower hundreds of dollars in junk fees and hidden costs.

New Mandatory GFE Form

Currently, loan originators are required to deliver a GFE to borrowers in all RESPA-related transactions, but the specific language is not mandated. The new standardized GFE used as of January 1, 2010, is three pages long and must contain the exact language specified by HUD.

HUD says the new GFE will "consolidate closing costs into major categories to prevent junk fees and display total settlement costs prominently on the first page so the consumer can easily compare loan offers. HUD will specify the closing costs that can and cannot change at settlement. If a fee changes, HUD will limit the amount it can change."

The Final Rule specifies which types of charges can change, which charges cannot increase by more than 10%, and which charges cannot change at all.

The lender or mortgage broker must provide the borrower with the GFE within 3 business days of loan application.

With the exception of the credit report, no other fees can be charged until after the applicant receives the GFE.

The new GFE must state dates and terms related to the loan, including loan amount, term, rate, rate lock date, requirements for impounds, pre-payment penalties, balloons, adjustments, and all charges associated with the loan including loan origination, appraisal, credit report, etc.

The terms and prices quoted (except for the interest rate and charges related to the interest rate) must be available for at least

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10 days following issuance of the GFE. If certain information or circumstances change after the GFE is issued, a new GFE may be required.

Tolerances in the GFE

Quoted costs in the GFE are subject to “tolerances,” which are defined as the maximum amount by which the charge for a category or categories of settlements may exceed the amount of the estimate on the GFE. There are three tolerance categories:

- **Zero Tolerance:** There may be no variance in fees quoted. This applies to lender charges for taking, underwriting, and processing the application, including points, origination fees, and yield spread premium.
- **10% Tolerance:** These fees cannot vary more than 10% in any given category. Categories include settlement services where the lender selects the provider, settlement services where the borrower selects the provider from the lender’s list, title services and title insurance if the lender selects the provider, and recording fees.
- **Unlimited Tolerance:** Variance in these items is allowed without limitation, including services where the borrower can choose providers, like escrow and title insurance, impounds for taxes, per diem interest, and the cost of homeowners insurance.

The final page of the GFE also contains worksheet-like charges to compare different loans and terms that the borrower can use to shop pricing.

New HUD-1 Settlement Statement

The most significant changes to the new HUD-1 Settlement Statement were made with the intention of having consumers be able to easily compare their settlement charges on the GFE with those on the HUD-1.

Here are some of the major changes to the new HUD:

- All fees customarily paid by the buyer that will be paid by the seller must now be disclosed in the borrower’s column on the HUD and offset with a credit from the seller to the buyer on page 1 of the HUD. The premium for the owner’s title policy (even

though customarily paid by the seller) must also be disclosed in the buyer’s column and offset with a credit on page 1, since it now appears on the buyer’s GFE.

- Real estate commission percentages are no longer disclosed on the HUD. The total amount of the commission to each agent or broker must be shown on line 701 and 702, and the total commissions disbursed must be shown as a seller (or buyer) charge on line 703.
- All loan origination charges (underwriting, processing, etc.) are included in one bundle on line 801 called “our origination charge” and are not itemized separately on the HUD.
- The charge to the buyer for “title services” and “lender’s title insurance” is disclosed as one lump sum on line 1101. Any title fees paid to third party providers must be itemized. Additionally, the premium split between the title agent and title underwriter must be disclosed on lines 1107 and 1108.
- Finally, the charges reflected on the GFE and the HUD-1 are compared on the page 3 of the new HUD-1 to determine if the totals fall within the permitted tolerances.

What does this mean for your closing?

If there is a difference between the costs quoted on the GFE and the final numbers on the HUD-1, RESPA’s Final Rule provides a unique solution. The loan originator has the opportunity to “cure” any violation of the tolerance by reimbursing the borrower any amounts by which tolerances were exceeded, either at the closing or within 30 days of settlement. (HUD deems a payment timely if it is placed in the mail by the loan originator within 30 calendar days of the closing.)

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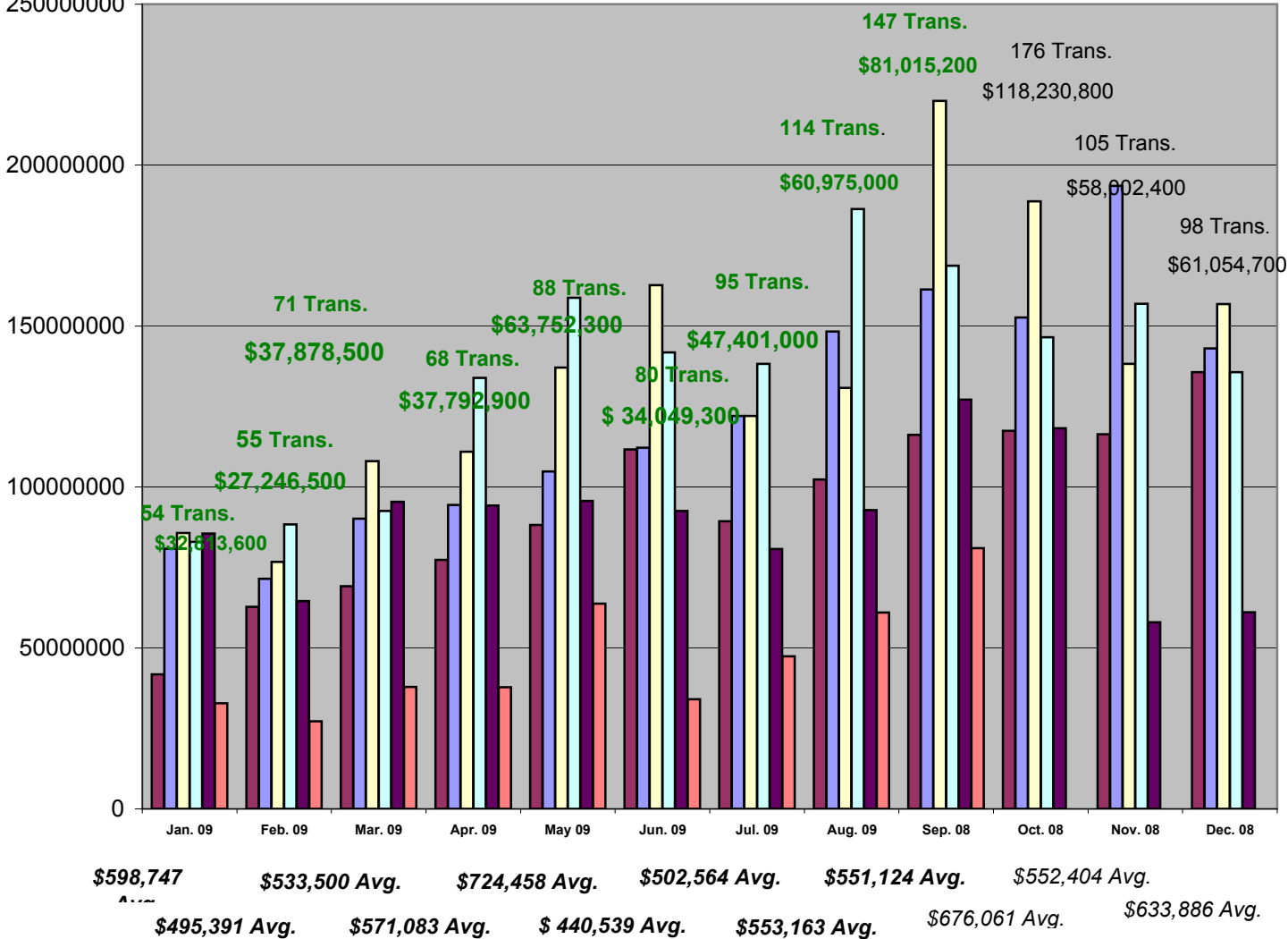
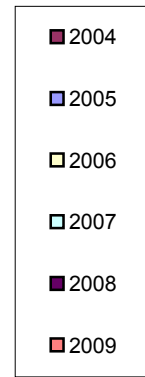
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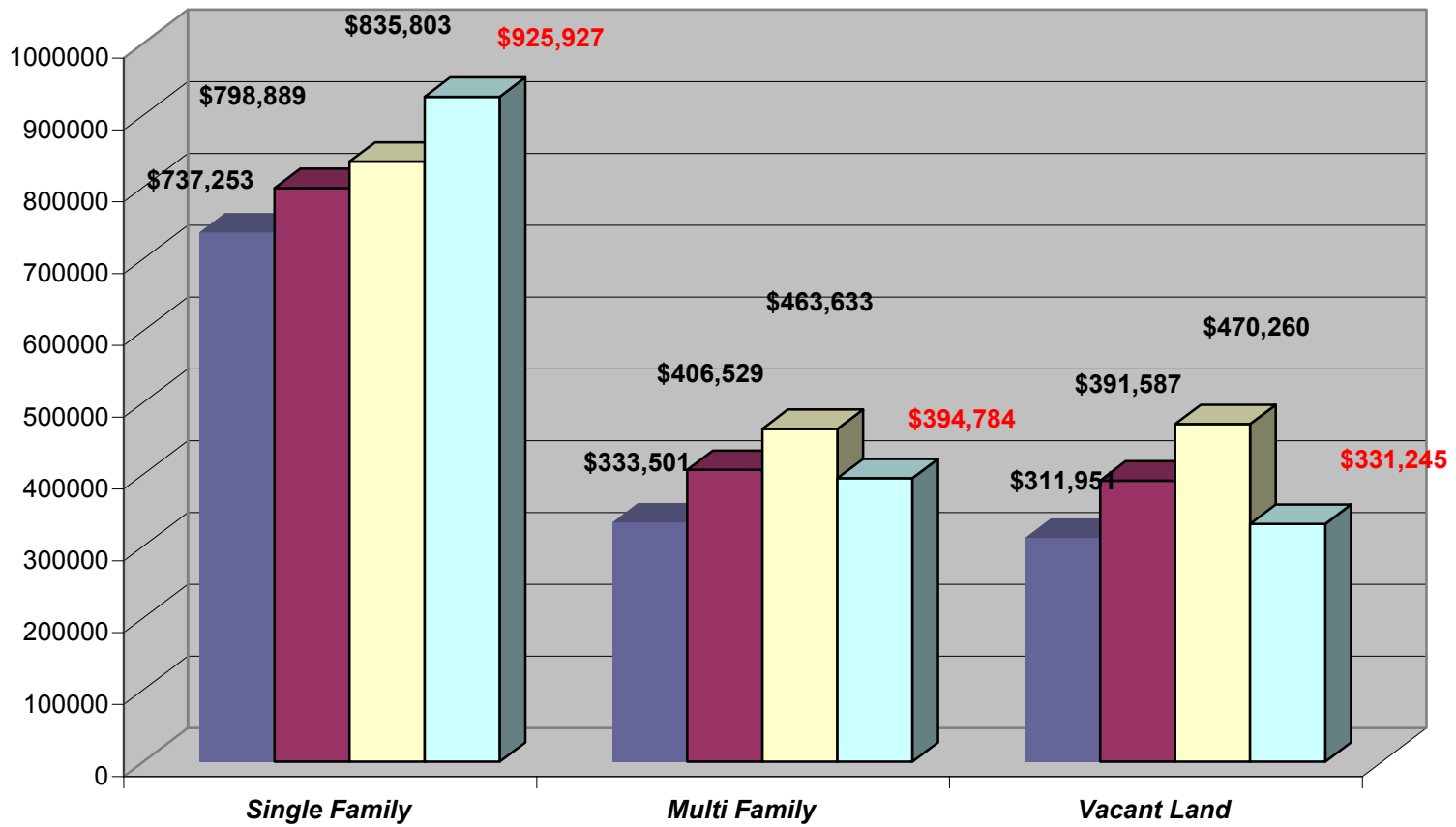
Summit County Market Analysis: 2004 through 2009




Summit County Residential Price Index: 2006 Through 2009



■ Full Year 2006
 ■ Full Year 2007
 ■ Full Year 2008
 ■ Year-To-Date: 2009



Compliments of Land Title Guarantee Company

	Top 68% Lenders for September Summit County 2009	
LENDER	NUMBER LOANS	PERCENTAGE TOTAL
WELLS FARGO BANK	49	13.80%
BANK OF AMERICA	28	7.89%
FIRSTBANK OF SUMMIT COUNTY	28	7.89%
GRAND TIMBER DEVELOPMENT CO - TIMESHARE	25	7.04%
US BANK NA	17	4.79%
COLORADO STATE BANK & TRUST NA	11	3.10%
MEGASTAR FINANCIAL CORP	11	3.10%
BANK OF THE WEST	10	2.82%
OWNER CARRY	10	2.82%
JPMORGAN CHASE BANK	8	2.25%
CHERRY CREEK MORTGAGE CO INC	7	1.97%
VALDORO DEVELOPMENT, LLC - TIMESHARE	7	1.97%
BANKERS MORTGAGE CORP	6	1.69%
CITIMORTGAGE INC	6	1.69%
FIRSTBANK OF COLORADO	6	1.69%
MILLENNIUM BANK	6	1.69%
PROVIDENT FUNDING ASSOCIATES LP	6	1.69%
ALL OTHER LENDERS	114	32.11%
CREDIT UNION OF THE ROCKIES	5	1.41%
ALPINE BANK	4	1.13%
POWER FINANCIAL CORP	4	1.13%
USAA FSB	4	1.13%
BANK OF COLORADO	3	0.85%
CHARLES SCHWAB BANK	3	0.85%
M&T BANK	3	0.85%
PEAK 7 LLC - TIMESHARE	3	0.85%
SUMMIT COMBINED HOUSING AUTHORITY	3	0.85%
CREDIT UNION OF COLORADO	2	0.56%
FIRST MORTGAGE COMPANY, LLC	2	0.56%
FIRSTBANK OF ARAPAHOE COUNTY	2	0.56%
FIRSTBANK OF CHERRY CREEK	2	0.56%
FIRSTBANK OF NORTHERN COLORADO	2	0.56%
NORTHERN TRUST NA	2	0.56%

RESOURCE BANK	2	0.56%
SIERRA PACIFIC MORTGAGE CO	2	0.56%
SUNTRUST MORTGAGE INC	2	0.56%
UNION NATIONAL MORTGAGE CO	2	0.56%
WATERSTONE MORTGAGE CORP	2	0.56%
1ST MARINER BANK	1	0.28%
ACADEMY MORTGAGE CORP	1	0.28%
ADDISON AVENUE FEDERAL CREDIT UNION	1	0.28%
AFFILIATED FINANCIAL GROUP INC	1	0.28%
AIR ACADEMY FEDERAL CREDIT UNION	1	0.28%
AKT AMERICAN CAPITAL INC	1	0.28%
ALLEY BANK CORP	1	0.28%
ALLIANT CREDIT UNION	1	0.28%
AMERICAN NATIONAL BANK	1	0.28%
AMTRUST BANK	1	0.28%
ASSURITY FINANCIAL SERVICES, LLC	1	0.28%
ASTORIA FEDERAL MORTGAGE CORP	1	0.28%
AURORA BANK FSB	1	0.28%
BELLCO CREDIT UNION	1	0.28%
BROADWAY INVESTMENTS	1	0.28%
BWC MORTGAGE SERVICES	1	0.28%
CHEVY CHASE BANK	1	0.28%
CLARION MORTGAGE CAPITAL INC	1	0.28%
COLONIAL NATIONAL MORTGAGE	1	0.28%
COLORADO CAPITAL BANK	1	0.28%
COLORADO HOME FUNDING INC	1	0.28%
COLORADO MORTGAEG ALLIANCE, LLC	1	0.28%
ELEVATIONS CREDIT UNION	1	0.28%
ENT FEDERAL CREDIT UNION	1	0.28%
ETRADE MORTGAGE	1	0.28%
FAIRWAY INDEPENDENT MORTGAGE CORP	1	0.28%
FARMERS BANK	1	0.28%
FIFTH THIRD MORTGAGE COMPANY	1	0.28%
FIRST NATIONAL BANK	1	0.28%
FIRST NATIONAL BANK OF OMAHA	1	0.28%
FIRSTBANK OF ARVADA	1	0.28%
FIRSTBANK OF BOULDER	1	0.28%

FIRSTBANK OF LONGMONT	1	0.28%
FRANKLIN AMERICAN MORTGAGE COMPANY	1	0.28%
GMAC MORTGAGE CORP	1	0.28%
HOME SAVINGS OF AMERICA	1	0.28%
LIBERTY MORTGAGE CORP	1	0.28%
MERRILL LUNCH CREDIT CORP	1	0.28%
METLIFE HOME LOANS	1	0.28%
MUTUAL OF OMAHA BANK	1	0.28%
NATIONAL BANK OF ARIZONA	1	0.28%
NATIONAL CITY BANK	1	0.28%
NATIONAL CITY MORTGAGE	1	0.28%
NORTH AMERICAN SAVINGS BANK FSB	1	0.28%
PENTAGON FEDERAL CREDIT UNION	1	0.28%
PLAINS CAPITAL BANK	1	0.28%
PRIVATEBANK AND TRUST COMPANY	1	0.28%
QUICKEN LOANS INC	1	0.28%
REED MORTGAGE CORP	1	0.28%
REGIONS BANK	1	0.28%
RMA LENDING, LLC	1	0.28%
SECRETARY OF HOUSING & URBAN DEVELOPMENT	1	0.28%
SKY INVESTMENTS INC	1	0.28%
STEELE STREET BANK & TRUST	1	0.28%
SUMMIT BANK & TRUST	1	0.28%
SUMMIT HOME MORTGAGE INC	1	0.28%
UMB BANK COLORADO	1	0.28%
UNIWEST MORTGAGE CORP	1	0.28%
WALLICK AND VOLK INC	1	0.28%
WJ BRADLEY MORTGAGE CAPITAL CORP	1	0.28%

Compliments of:
Land Title Guarantee
 Breckenridge.Frisco.Dillon
Brooke Roberts
 970.453.2255
 broberts@ltgc.com

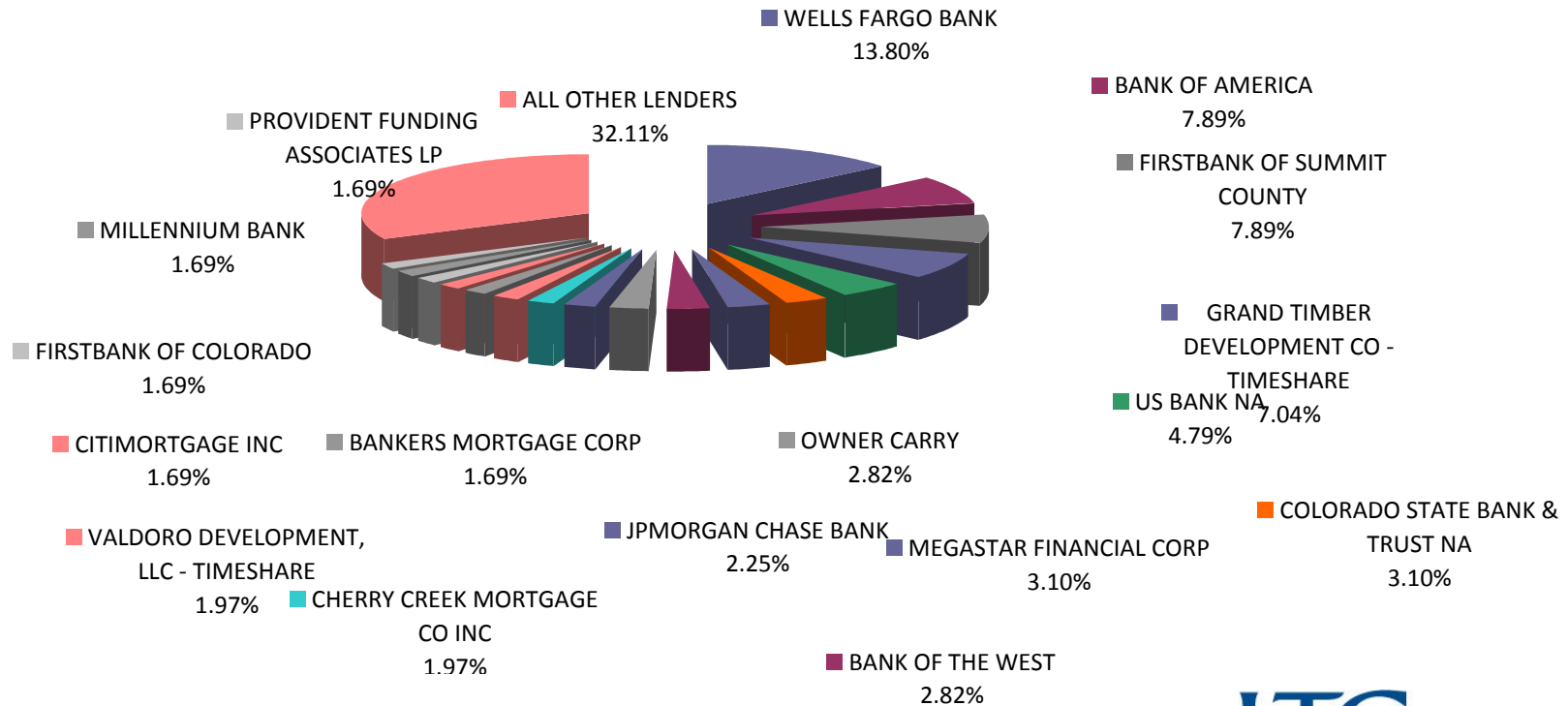
Top 68% Lenders for September 2009: Summit County

Total Loans Recorded in September 2009: 355

LOAN BREAKDOWN: 90 Loans related to Sales: 61% of the 147 Sales Transactions.

There were 225 Refinance/Equity Loans, and 40 Loans related to Timeshare Sales.

The Remainder of Sales: 39% of Real Estate closings were Cash Transactions at the time of closing.



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