

Compliments of:
Land Title Guarantee
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 256 Dillon Ridge
 Dillon, CO 80435
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October 2009 Residential Improved Units - Price Point Summary				
	# Transactions	Gross Volume	Percentage Gross	
<=200,000	19	\$ 3,057,000	3%	
200,001 to 300,000	24	\$ 6,289,300	7%	
300,001 to 400,000	25	\$ 8,742,900	10%	
400,001 to 500,000	12	\$ 5,406,800	6%	
500,001 to 600,000	9	\$ 4,967,500	6%	
600,001 to 700,000	14	\$ 9,304,400	11%	
700,001 to 800,000	8	\$ 6,006,900	7%	
800,001 to 900,000	4	\$ 3,387,500	4%	
900,001 to 1,000,000	4	\$ 3,887,200	4%	
1,000,001 to 1,500,000	18	\$ 22,150,600	25%	
1,500,001 to 2,000,000	3	\$ 5,075,000	6%	
2,000,001 to 2,500,000	3	\$ 6,489,000	7%	
2,500,001 to 3,000,000	0	\$ -	0%	
over \$ 3 Million	1	\$ 3,050,000	3%	
Total:	144	\$ 87,814,100	100%	
New Construction				
	Number Trans.	Total Volume	Average Price	
Single Family	17	\$ 23,577,800	\$1,386,929	
Multi Family	5	\$ 3,947,700	\$789,540	
Vacant Land	0	\$ -	\$0	
Resales				
	Number Trans.	Total Volume	Average Price	
Single Family	34	\$ 25,933,200	\$762,741	
Multi Family	88	\$ 34,355,400	\$390,402	
Vacant Land	7	\$ 1,944,500	\$277,786	
October 2009 Gross Residential Price Index				
	Number Trans.	Total Volume	Average Price	
Single Family	51	\$ 49,511,000	\$970,804	
Multi Family	93	\$ 38,303,100	\$411,861	
Vacant Land	7	\$ 1,944,500	\$277,786	
Year-To-Date 2009: Gross Residential Price Index				
	Number Trans.	Total Volume	Average Price	
Single Family	293	\$ 273,585,400	\$933,739	
Multi Family	478	\$ 190,294,900	\$398,106	
Vacant Land	51	\$ 16,519,300	\$323,908	
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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 GUARANTEE COMPANY

YTD October (10 Months) 2009 Residential Improved Units - Price Point Summary

	# Transactions	Gross Volume	Percentage Gross	Average Price
<=200,000	71	\$ 11,124,600	3%	\$ 156,685
200,001 to 300,000	134	\$ 31,329,700	7%	\$ 233,804
300,001 to 400,000	148	\$ 48,378,400	12%	\$ 326,881
400,001 to 500,000	90	\$ 37,974,400	9%	\$ 421,938
500,001 to 600,000	75	\$ 37,746,600	9%	\$ 503,288
600,001 to 700,000	61	\$ 34,246,300	8%	\$ 561,415
700,001 to 800,000	36	\$ 23,474,500	6%	\$ 652,069
800,001 to 900,000	21	\$ 17,826,500	4%	\$ 848,881
900,001 to 1,000,000	26	\$ 23,301,100	6%	\$ 896,196
1,000,001 to 1,500,000	66	\$ 74,631,200	18%	\$ 1,130,776
1,500,001 to 2,000,000	25	\$ 34,781,900	8%	\$ 1,391,276
2,000,001 to 2,500,000	8	\$ 17,719,000	4%	\$ 2,214,875
2,500,001 to 3,000,000	4	\$ 10,985,000	3%	\$ 2,746,250
over \$ 3 Million	6	\$ 15,958,000	4%	\$ 2,659,667
Total:	771	\$ 419,477,200	100%	\$ 544,069

**Cost Breakdown Summit County
 October YTD 2008 (10 Months to Date)
 Residential Improved Units Only**

Home Sale	# of Transactions	Total Dollar Volume	Percentage Gross	Average Sales Price
<=200,000	137	\$ 21,839,100	3%	\$ 159,409
200,001 to 300,000	194	\$ 49,352,300	7%	\$ 254,393
300,001 to 400,000	235	\$ 82,380,400	11%	\$ 350,555
400,001 to 500,000	179	\$ 80,053,300	11%	\$ 447,225
500,001 to 600,000	130	\$ 71,625,500	9%	\$ 550,965
600,001 to 700,000	86	\$ 56,317,100	7%	\$ 654,850
700,001 to 800,000	84	\$ 62,925,100	8%	\$ 749,108
800,001 to 900,000	56	\$ 47,836,200	6%	\$ 854,218
900,001 to 1,000,000	43	\$ 41,286,600	5%	\$ 960,153
1,000,001 to 1,500,000	94	\$ 114,371,900	15%	\$ 1,216,722
1,500,001 to 2,000,000	38	\$ 64,593,600	9%	\$ 1,699,832
2,000,001 to 2,500,000	14	\$ 31,224,300	4%	\$ 2,230,307
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	1301	\$ 758,130,400	100%	\$ 582,729

**Cost Breakdown Summit County
 October YTD 2007 (10 months)
 Residential Improved Units Only**

Home Sale	# of Transactions	Total Dollar Volume	Percentage Gross	Average Sales Price
<=200,000	255	\$ 38,941,500	3%	\$ 152,712
200,001 to 300,000	394	\$ 100,484,100	9%	\$ 255,036
300,001 to 400,000	426	\$ 150,874,100	14%	\$ 354,165
400,001 to 500,000	325	\$ 145,353,900	13%	\$ 447,243
500,001 to 600,000	201	\$ 111,542,500	10%	\$ 554,938
600,001 to 700,000	180	\$ 117,291,000	10%	\$ 651,617
700,001 to 800,000	95	\$ 71,611,600	6%	\$ 753,806
800,001 to 900,000	75	\$ 63,750,400	6%	\$ 850,005
900,001 to 1,000,000	52	\$ 49,614,400	4%	\$ 954,123
1,000,001 to 1,500,000	97	\$ 121,400,900	11%	\$ 1,251,556
1,500,001 to 2,000,000	43	\$ 75,590,000	7%	\$ 1,757,907
2,000,001 to 2,500,000	15	\$ 33,170,000	3%	\$ 2,211,333
2,500,001 to 3,000,000	4	\$ 10,525,000	1%	\$ 2,631,250
over \$ 3 Million	7	\$ 27,030,000	2%	\$ 3,861,429
Total	2169	\$ 1,117,179,400	100.00%	\$ 515,067



New GFE or RESPA Questions? Land Title Can Help

RESPA mandates use of new GFE and HUD-1 by January 1, 2010

The goal of the current reforms taking place in the mortgage industry is a more informed consumer and, ultimately, better home financing decisions by homeowners.

Beginning January 1, 2010, all lenders will be required to use the new Good Faith Estimate (GFE) form, and the new HUD-1 Settlement Statement must be used in conjunction with the new 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. (For more information about actual changes to the HUD-1, the GFE, and tolerances, see the October 2009 Technical Bulletin.)

While there has been some concern among our Realtor clients that use of the new GFE will delay closings, this should not be the case. Realtors will still do business as usual, taking care to provide the borrower with additional information upfront that will allow consumers to shop for the best loan and feel they have made the best borrowing decision.

A few proactive steps at the beginning of the transaction can go a long way toward avoiding closing delays. For example, Realtors can encourage clients to lock interest rates early rather than gamble on a small dip in interest rates. Realtors can also assist their clients in negotiating the final purchase price up front rather than haggling about price later. (See Tip of the Month at the end of this Technical Bulletin).

Land Title's Proactive Processes

Land Title has been working closely with industry experts at NAR, CAR, CMLA,

and HUD to ensure we have accurate, up-to-date information and answers for our clients.

Additionally, we've invested in over 1,500 hours of training for our staff and updated our processes and systems to help our clients meet the new requirements accurately and efficiently. Our new forms are ready to go when you are, whether you start using them now or when they become mandatory January 1, 2010.

Your closing team will inform you immediately when a change in circumstances causes our fees to change.

- Land Title immediately identifies the new lender through the selling agent.
- Land Title actively communicates with the lender by:
 - Contacting the lender within 24 hours of receipt of the pre-qualification letter or lender contact information.
 - Sending out a preliminary HUD-1 within 48 hours of the issuance of the commitment and receipt of the lender's contact information.
 - Immediately notifying the lender of any title or settlement fee changes.
- Land Title calls the listing agent 2 weeks before the scheduled closing to confirm the sales price.

New GFE Online Rate Calculator

A lender's ability to provide an accurate GFE is more important than ever. The more accurate the initial GFE, the less likely the need for revisions. Land Title's new online GFE Calculator provides instant, detailed quotes designed to help you accurately complete the new GFE.

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Answer a few questions and our GFE Rate Calculator will instantly provide a reliable quote for blocks 4 (lender title), 5 (owner's policy), 7 (recordings), and 8 (transfer taxes). This unique tool will be available for Land Title clients in early December at www.LTGC.com.

Impact on Closing Date

In the event there is an increase to a charge on the HUD-1 compared to what was originally quoted on the GFE, there is a possibility the closing may be delayed.

If the change requires a new GFE, it must be provided to the borrower within 3 business days of the day the lender was notified of the changed circumstance. (If the APR increases more than .125%, the Truth-in-Lending disclosure must be reissued at least 7 days prior to closing, which may cause an even longer delay.)

This is why it is imperative for Realtors and consumers to be in constant contact with their title company and lender.

The goal of these processes is to allow the borrower time to review the changes in fees and have time to feel comfortable with their loan decisions.

Frequently Asked Questions

Q: If there are two loans, do there need to be two GFEs and two HUDs?

A: Yes.

Q: What fees are included in "Our Origination Fee"?

A: All costs for originating the loan are included: processing, underwriting, administrative, document prep, wire fees, etc.

Q: What fees should be included on the GFE?

A: All fees typically paid by the borrower are included, regardless of whether the fee will be paid by the seller, lender, or Realtor.

Q: When does the loan originator have to provide the borrower with a written list of identified providers?

A: The list must be provided at the time the GFE is issued.

Q: What fees are included in Title Services?

A: Title Services includes the lender's title policy, endorsements, tax certificate, and all closing and delivery fees paid by the borrower.

Q: Why is the Owner's Title Policy disclosed to the borrower on the GFE?

A: The form is used nationally, and in many states the borrower/buyer pays for that policy. In Colorado, the borrower will be charged for the Owner's Policy but the charge will be credited back and paid by the seller.

Q: Who is responsible for curing a tolerance violation?

A: The lender is responsible for curing any violation within 30 days.

Tip of the Month: Purchase Price

One item that may delay a closing is a late change in purchase price, because one of the "zero tolerance" blocks in the new GFE is the Transfer Tax (block 8).

The state transfer tax = the purchase price x .001, so a change in the purchase price as small as \$100 will result in a tolerance violation/discrepancy as small as one cent.

A last-minute change in purchase price may force the lender to choose between re-issuing the GFE or closing with a tolerance violation and refunding a nominal amount. This could cause a delay in closing.

Please advise your buyers and sellers that these seemingly small changes in purchase price may have an impact on the success of the transaction.

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Market Analysis by Area

Summit County Colorado

OCTOBER 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 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	\$3,682,500	4%	5	3%	\$736,500	\$650,000	\$736,500	\$650,000	\$298
Breckenridge	\$18,893,800	20%	30	19%	\$629,793	\$506,400	\$663,789	\$520,000	\$482
Breckenridge Golf Course	\$17,492,900	19%	18	11%	\$971,828	\$905,000	\$1,136,127	\$1,025,000	\$354
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Copper Mountain	\$3,102,400	3%	6	4%	\$517,067	\$401,750	\$594,680	\$426,000	\$473
Corinthian Hills & Summerwood	\$952,200	1%	1	1%	\$952,200	data not applicable	\$952,200	data not applicable	\$444
Dillon Town & Lake	\$924,500	1%	4	3%	\$231,125	\$228,500	\$231,125	\$228,500	\$288
Dillon Valley	\$824,000	1%	6	4%	\$137,333	\$122,000	\$137,333	\$122,000	\$209
Farmers Corner	\$415,000	0%	1	1%	\$415,000	data not applicable	\$415,000	data not applicable	\$243
Frisco	\$6,440,000	7%	14	9%	\$460,000	\$452,500	\$429,346	\$440,000	\$314
Heeney	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Keystone	\$19,714,600	21%	34	21%	\$579,841	\$345,000	\$630,453	\$427,000	\$414
Montezuma	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
North Summit County (rural)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Peak 7	\$700,000	1%	1	1%	\$700,000	data not applicable	\$700,000	data not applicable	\$274
Silverthorne	\$11,519,800	12%	15	9%	\$767,987	\$735,000	\$784,523	\$735,000	\$292
Summit Cove	\$1,720,000	2%	5	3%	\$344,000	\$340,000	\$382,000	\$365,000	\$267
Wilderness	\$3,993,500	4%	16	10%	\$249,594	\$252,500	\$254,833	\$263,000	\$265
Woodmoor	\$2,333,900	3%	4	3%	\$583,475	\$669,500	\$583,475	\$669,500	\$233
Quit Claim Deeds	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
TOTAL	\$92,709,100	100.00%	160	100.00%	\$579,432	\$400,000	\$609,820	\$442,000	\$360

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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Real Estate Market Analysis by Area

Summit County, Colorado

October YTD 10 Months
2009

Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price
Blue River & South to County Line	\$23,465,000	5%	51	5%	\$460,098
Breckenridge	\$131,126,700	25%	185	20%	\$708,793
Breckenridge Golf Course	\$75,226,300	15%	100	11%	\$752,263
Central Summit County (non-town)	\$0	0%	0	0%	\$0
Copper Mountain	\$23,194,500	4%	51	5%	\$454,794
Corinthian Hills & Summerwood	\$3,700,200	1%	4	0%	\$925,050
Dillon Town & Lake	\$8,131,300	2%	24	3%	\$338,804
Dillon Valley	\$5,467,800	1%	27	3%	\$202,511
Farmers Corner	\$2,308,000	0%	8	1%	\$288,500
Frisco	\$42,809,500	8%	93	10%	\$460,317
Heeney	\$495,000	0%	1	0%	\$495,000
Keystone	\$61,887,500	12%	125	13%	\$495,100
Montezuma	\$0	0%	0	0%	\$0
North Summit County (rural)	\$8,349,000	2%	5	1%	\$1,669,800
Peak 7	\$8,337,500	2%	11	1%	\$757,955
Silverthorne	\$58,087,700	11%	85	9%	\$683,385
Summit Cove	\$12,158,600	2%	29	3%	\$419,262
Wilderness	\$26,958,800	5%	90	10%	\$299,542
Woodmoor	\$21,209,500	4%	30	3%	\$706,983
Quit Claim Deeds	\$2,720,500	1%	13	1%	\$209,269
TOTAL	\$515,633,400	100.00%	932	100.00%	\$553,255

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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	-22%	\$92,709,100
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	\$876,198,700	30%	\$1,138,980,599	18%	\$1,342,845,800	0%	\$1,338,112,900	-29%	\$946,672,000	-46%	\$515,633,400

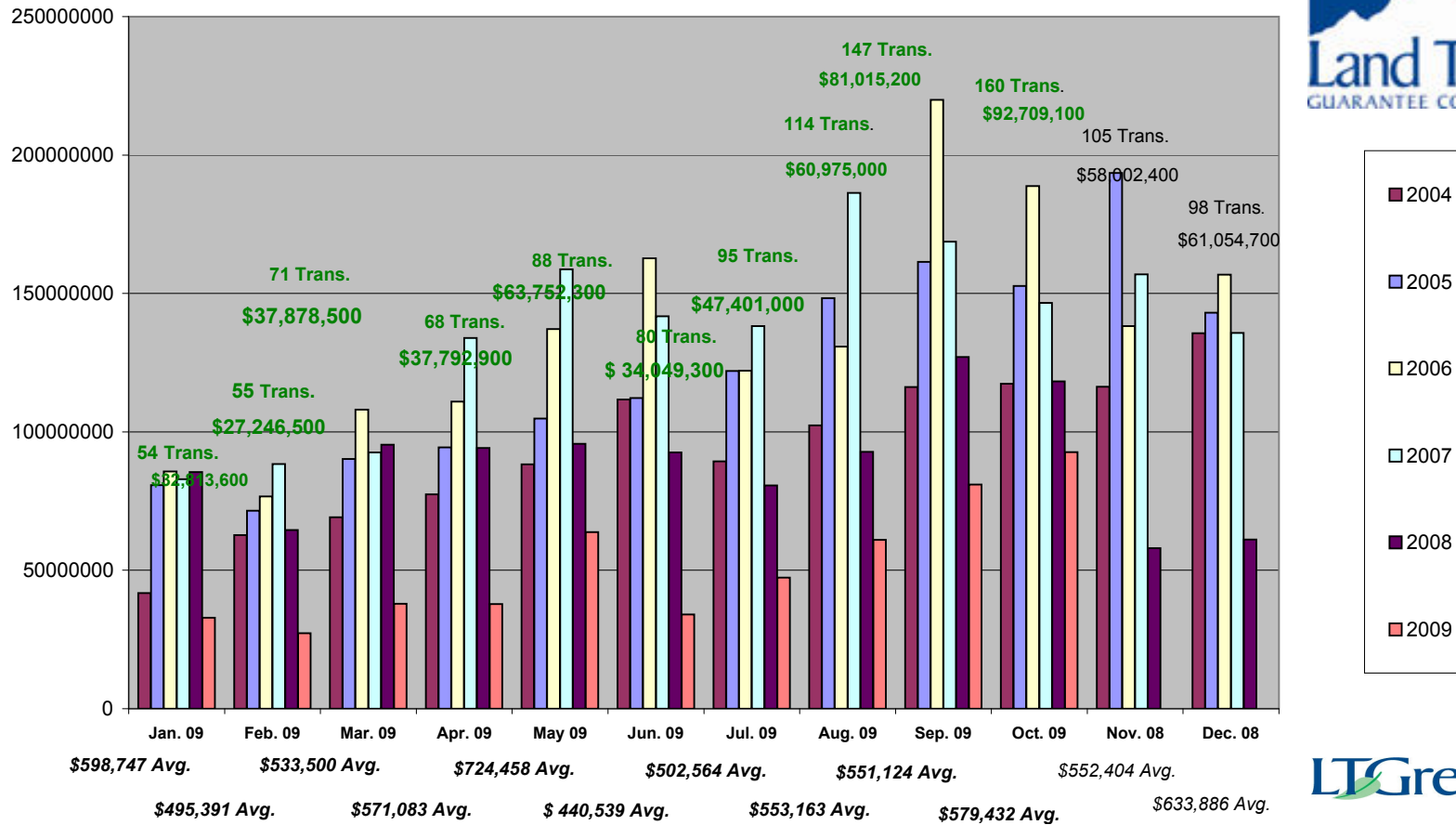
Month to Month Comparison by Number of Transactions

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	-9%	160
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		932
Month to Date	2,577	17%	3,020	0%	3,012	-10%	2,699	-40%	1631	-43%	932

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.

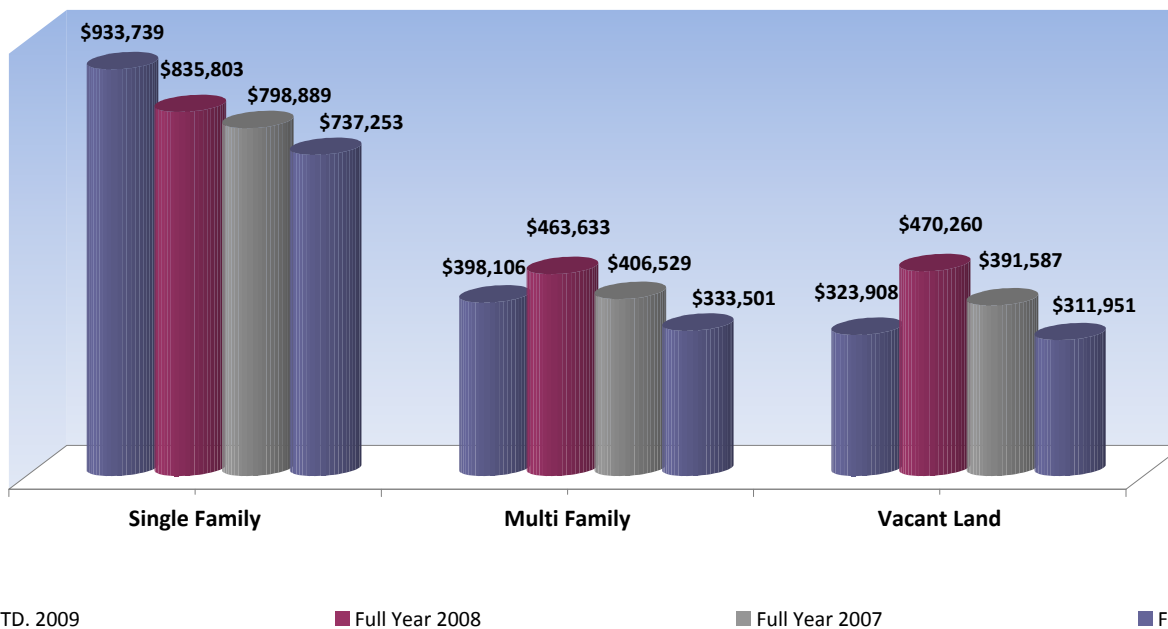
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Summit County Market Analysis: 2004 through 2009



Average Price History for Real Estate Transactions in Summit County, Colorado: 2006 through Year-to-

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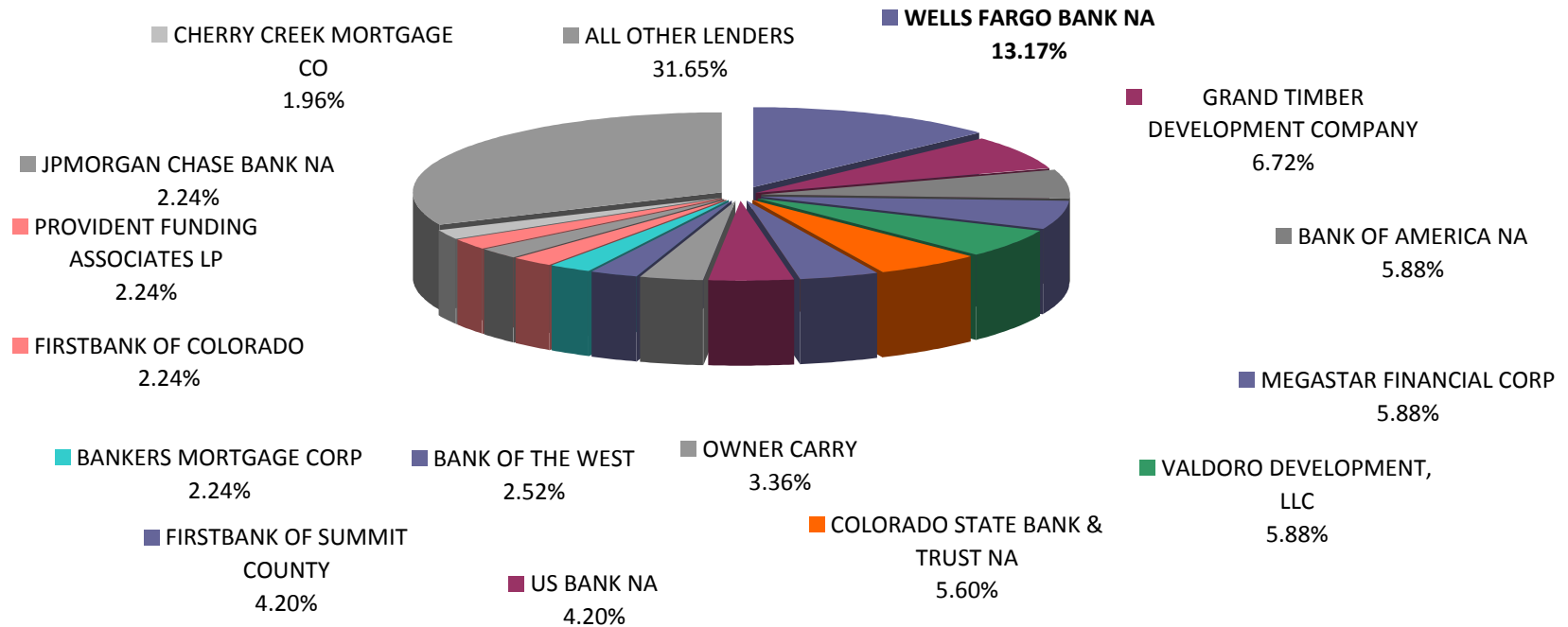
Top 68% Lenders for October 2009: Summit County

Total Loans Recorded in October 2009: 357 Loans

LOAN BREAKDOWN: 95 Loans related to Sales: 59% of the 160 Sales Transactions.

There were 217 Refinance/Equity Loans, and 45 Loans related to Timeshare Sales.

The Remainder of Sales: 41% of Real Estate closings were Cash Transactions at the time of closing.



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LENDER	NUMBER LOANS	PERCENTAGE TOTAL
WELLS FARGO BANK NA	47	13.17%
GRAND TIMBER DEVELOPMENT COMPANY	24	6.72%
BANK OF AMERICA NA	21	5.88%
MEGASTAR FINANCIAL CORP	21	5.88%
VALDORO DEVELOPMENT, LLC	21	5.88%
COLORADO STATE BANK & TRUST NA	20	5.60%
FIRSTBANK OF SUMMIT COUNTY	15	4.20%
US BANK NA	15	4.20%
OWNER CARRY	12	3.36%
BANK OF THE WEST	9	2.52%
BANKERS MORTGAGE CORP	8	2.24%
FIRSTBANK OF COLORADO	8	2.24%
JPMORGAN CHASE BANK NA	8	2.24%
PROVIDENT FUNDING ASSOCIATES LP	8	2.24%
CHERRY CREEK MORTGAGE CO	7	1.96%
ALL OTHER LENDERS	113	31.65%
M&T BANK	5	1.40%
MILLENNIUM BANK	5	1.40%
USAA FSB	5	1.40%
AFFILIATED FINANCIAL GROUP LLC	4	1.12%
CHARLES SCHWAB BANK	4	1.12%
FIRST NATIONAL BANK	4	1.12%
METLIFE HOME LOANS	4	1.12%
AMERICAS MORTGAGE LLC	3	0.84%
CLARION MORTGAGE CAPITAL	3	0.84%
ALPINE BANK	2	0.56%
CITIMORTGAGE INC	2	0.56%
CREDIT UNION OF THE ROCKIES	2	0.56%
F&M BANK & TRUST CO	2	0.56%
FAIRWAY INDEPENDENT MORTGAGE CORP	2	0.56%
ING BANK FSB	2	0.56%
INSIGHT FINANCIAL CORP	2	0.56%
MERRILL LYNCH CREDIT CORP	2	0.56%

SUMMIT COMBINED HOUSING AUTHORITY	2	0.56%
SUNTRUST MORTGAGE INC	2	0.56%
ADVANCE MORTGAGE CORP	1	0.28%
ALLIANT CREDIT UNION	1	0.28%
AME FINANCIAL CORP	1	0.28%
AMERISAVE MORTGAGE CORP	1	0.28%
ASCENT HOME LOANS INC	1	0.28%
ASSOCIATED MORTGAGE CORP	1	0.28%
BANK OF OKLAHOMA NA	1	0.28%
CENTRAL ROCKIES MORTGAGE CORP	1	0.28%
CHEVRON FEDERAL CREDIT UNION	1	0.28%
CITICORP TRUST BANK	1	0.28%
CITYWIDE BANKS	1	0.28%
COLONIAL NATIONL MORTGAGE	1	0.28%
COLORADO CAPITAL BANK	1	0.28%
COLORADO COMMUNITY BANK	1	0.28%
COLORADO MORTGAGE ALLIANCE LLC	1	0.28%
COMMUNITY FINANCIAL CREDIT UNION	1	0.28%
COMMUNITY SAVINGS BANK	1	0.28%
DB PRIVATE WEALTH MORTGAGE LTD.	1	0.28%
DENVER URBAN ECONOMIC DEVELOPMENT CORP	1	0.28%
ELEVATIONS CREDIT UNION	1	0.28%
ENT FEDERAL CREDIT UNION	1	0.28%
FEDERAL CHARTERED SAVINGS BANK	1	0.28%
FEDERAL SAVINGS BANK	1	0.28%
FIFTH THIRD MORTGAGE CO	1	0.28%
FIRST COMMUNITY BANK	1	0.28%
FIRST NATIONAL BANK OF LAGRANGE	1	0.28%
FIRSTBANK OF BOULDER	1	0.28%
FIRSTBANK OF DENVER	1	0.28%
FIRSTBANK OF LITTLETON	1	0.28%
FIRSTBANK OF OKLAHOMA	1	0.28%
FLAGSTAR BANK	1	0.28%
HILLCREST BANK	1	0.28%
HOME LOAND CENTER INC	1	0.28%
HOME SAVINGS OF AMERICA	1	0.28%
HOUSING & URBAN DEVELOPMENT	1	0.28%

KEYBANK NA	1	0.28%
L&G MORTGAGEBANC INC	1	0.28%
LENDING SOLUTIONS INC	1	0.28%
LENDINGCORP.COM INC	1	0.28%
LIBERTY BANK	1	0.28%
MARRIOTT OWNERSHIP RESORTS, INC	1	0.28%
MOUNTAIN TROPIC CONNECTIONS INC	1	0.28%
NAPUS FEDERAL CREDIT UNION	1	0.28%
NATIONSTAR MORTGAGE, LLC	1	0.28%
PHH MORTGAGE CORP	1	0.28%
PINNACLE MORTGAGE GROUP	1	0.28%
PRIMELENDING	1	0.28%
QUICKEN LOANS INC	1	0.28%
RMA LENDING, LLC	1	0.28%
SHELTER MORTGAGE COMPANY, LLC	1	0.28%
SIERRA PACIFIC MORTGAGE SERVICES	1	0.28%
STEARNS LENDING INC	1	0.28%
STEELE STREET BANK & TRUST	1	0.28%
UMB BANK COLORADO	1	0.28%
UNITED WESTERN BANK	1	0.28%
WHITE CROWN FEDERAL CREDIT UNION	1	0.28%