



MARKET ANALYSIS

Routt County, Colorado
JANUARY 2011

Compliments of:
Land Title
Steamboat Springs
Bruce Carta
970-870-2822
bcarta@ltgc.com

| Month | Dollar Volume 2004 | Dollar Volume 2005 | Actual % Change | Dollar Volume 2006 | Actual % Change | Dollar Volume 2007 | Actual % Change | Dollar Volume 2008 | Actual % Change | Dollar Volume 2009 | Actual % Change | Dollar Volume 2010 | Actual % Change | Dollar Volume 2011 | Actual % Change |
|----------------------|-----------------------|-----------------------|-----------------------|------------------------|-----------------------|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| January | \$32,467,600 | \$31,287,600 | -3.63% | \$47,741,500 | 52.59% | \$100,388,000 | 110.27% | \$80,775,200 | -19.54% | \$23,760,700 | -70.58% | \$49,807,800 | 109.62% | \$46,060,200 | -7.52% |
| February | \$21,796,500 | \$48,754,500 | 123.68% | \$48,469,000 | -0.59% | \$74,817,700 | 54.36% | \$59,799,800 | -20.07% | \$12,071,300 | -79.81% | \$32,234,900 | 167.04% | | |
| March | \$35,837,700 | \$55,367,400 | 54.49% | \$76,032,100 | 37.32% | \$141,794,800 | 86.49% | \$52,278,700 | -63.13% | \$19,894,200 | -61.95% | \$43,661,200 | 119.47% | | |
| April | \$42,894,300 | \$89,118,500 | 107.76% | \$68,152,500 | -23.53% | \$154,031,800 | 126.01% | \$67,237,500 | -56.35% | \$27,469,200 | -59.15% | \$53,646,200 | 95.30% | | |
| May | \$55,704,700 | \$91,030,000 | 63.42% | \$88,595,100 | -2.67% | \$205,527,100 | 131.98% | \$68,152,000 | -66.84% | \$17,799,200 | -73.88% | \$40,211,100 | 125.92% | | |
| June | \$70,161,100 | \$79,774,100 | 13.70% | \$93,477,400 | 17.18% | \$151,501,800 | 62.07% | \$101,755,200 | -32.84% | \$30,581,700 | -69.95% | \$35,689,200 | 16.70% | | |
| July | \$54,477,000 | \$99,463,400 | 82.58% | \$102,809,200 | 3.36% | \$176,003,400 | 71.19% | \$71,139,100 | -59.58% | \$35,618,400 | -49.93% | \$36,925,400 | 3.67% | | |
| August | \$60,260,500 | \$80,978,200 | 34.38% | \$101,555,363 | 25.41% | \$152,660,300 | 50.32% | \$58,864,100 | -61.44% | \$33,040,500 | -43.87% | \$46,343,500 | 40.26% | | |
| September | \$70,356,100 | \$96,260,900 | 36.82% | \$133,075,900 | 38.25% | \$132,588,800 | -0.37% | \$37,364,200 | -71.82% | \$27,238,500 | -27.10% | \$50,689,800 | 86.10% | | |
| October | \$61,656,700 | \$81,842,300 | 32.74% | \$124,721,400 | 52.39% | \$100,504,000 | -19.42% | \$49,635,100 | -50.61% | \$39,111,000 | -21.20% | \$41,353,400 | 5.73% | | |
| November | \$69,401,200 | \$75,750,800 | 9.15% | \$138,544,400 | 82.89% | \$89,777,000 | -35.20% | \$37,955,800 | -57.72% | \$89,994,700 | 137.10% | \$27,275,714 | -69.69% | | |
| December | \$61,900,600 | \$56,279,400 | -9.08% | \$97,862,200 | 73.89% | \$107,762,800 | 10.12% | \$40,144,500 | -62.75% | \$83,194,900 | 107.24% | \$54,261,900 | -34.78% | | |
| Year to Date: | \$32,467,600 | \$31,287,600 | -3.63% | \$47,741,500 | 52.59% | \$100,388,000 | 110.27% | \$80,775,200 | -19.54% | \$23,760,700 | -70.58% | \$49,807,800 | 109.62% | \$46,060,200 | -7.52% |
| TOTAL | \$636,914,000 | \$885,907,100 | 39.09% | \$1,121,036,063 | 26.54% | \$1,587,357,500 | 41.60% | \$725,101,200 | -54.32% | \$439,774,300 | -39.35% | \$512,100,114 | 16.45% | \$46,060,200 | -91.01% |

Month by Month Comparison by Number of Transactions

| Month | Unit Count 2004 | Unit Count 2005 | Actual % Change | Unit Count 2006 | Actual % Change | Unit Count 2007 | Actual % Change | Unit Count 2008 | Actual % Change | Unit Count 2009 | Actual % Change | Unit Count 2010 | Actual % Change | Unit Count 2011 | Actual % Change |
|----------------------|--------------------|--------------------|-----------------------|--------------------|-----------------------|--------------------|-----------------------|--------------------|-----------------------|--------------------|-----------------------|--------------------|-----------------------|--------------------|-----------------------|
| January | 110 | 107 | -2.73% | 223 | 108.41% | 180 | -19.28% | 136 | -24.44% | 176 | 29.41% | 109 | -38.07% | 136 | 24.77% |
| February | 80 | 142 | 77.50% | 205 | 44.37% | 151 | -26.34% | 109 | -27.81% | 47 | -56.88% | 78 | 65.96% | | 0.00% |
| March | 130 | 200 | 53.85% | 298 | 49.00% | 242 | -18.79% | 89 | -63.22% | 54 | -39.33% | 125 | 131.48% | | 0.00% |
| April | 151 | 214 | 41.72% | 405 | 89.25% | 230 | -43.21% | 140 | -39.13% | 59 | -57.86% | 104 | 76.27% | | 0.00% |
| May | 146 | 297 | 103.42% | 412 | 38.72% | 291 | -29.37% | 98 | -66.32% | 46 | -53.06% | 190 | 313.04% | | 0.00% |
| June | 201 | 321 | 59.70% | 318 | -0.93% | 266 | -16.35% | 92 | -65.41% | 67 | -27.17% | 167 | 149.25% | | 0.00% |
| July | 190 | 268 | 41.05% | 280 | 4.48% | 240 | -14.29% | 94 | -60.83% | 44 | -53.19% | 213 | 384.09% | | 0.00% |
| August | 202 | 393 | 94.55% | 340 | -13.49% | 270 | -20.59% | 70 | -74.07% | 72 | 2.86% | 271 | 276.39% | | 0.00% |
| September | 182 | 372 | 104.40% | 274 | -26.34% | 189 | -31.02% | 64 | -66.14% | 86 | 34.38% | 212 | 146.51% | | 0.00% |
| October | 190 | 371 | 95.26% | 266 | -28.30% | 196 | -26.32% | 68 | -65.31% | 125 | 83.82% | 176 | 40.80% | | 0.00% |
| November | 172 | 297 | 72.67% | 262 | -11.78% | 159 | -39.31% | 49 | -69.18% | 131 | 167.35% | 93 | -29.01% | | 0.00% |
| December | 161 | 259 | 60.87% | 194 | -25.10% | 141 | -27.32% | 68 | -51.77% | 156 | 129.41% | 79 | -49.36% | | 0.00% |
| Year to Date: | 110 | 107 | -2.73% | 223 | 108.41% | 180 | -19.28% | 136 | -24.44% | 176 | 29.41% | 109 | -38.07% | 136 | 24.77% |
| TOTAL | 1915 | 3241 | 69.24% | 3477 | 7.28% | 2555 | -26.52% | 1077 | -57.85% | 1063 | -1.30% | 1817 | 70.93% | 136 | -92.52% |

This data is reported from the Clerk & Records office and believed to be accurate but is not guaranteed.
Figures shown reflect arms-length property only and do not include deeds on which a documentary fee was not paid.



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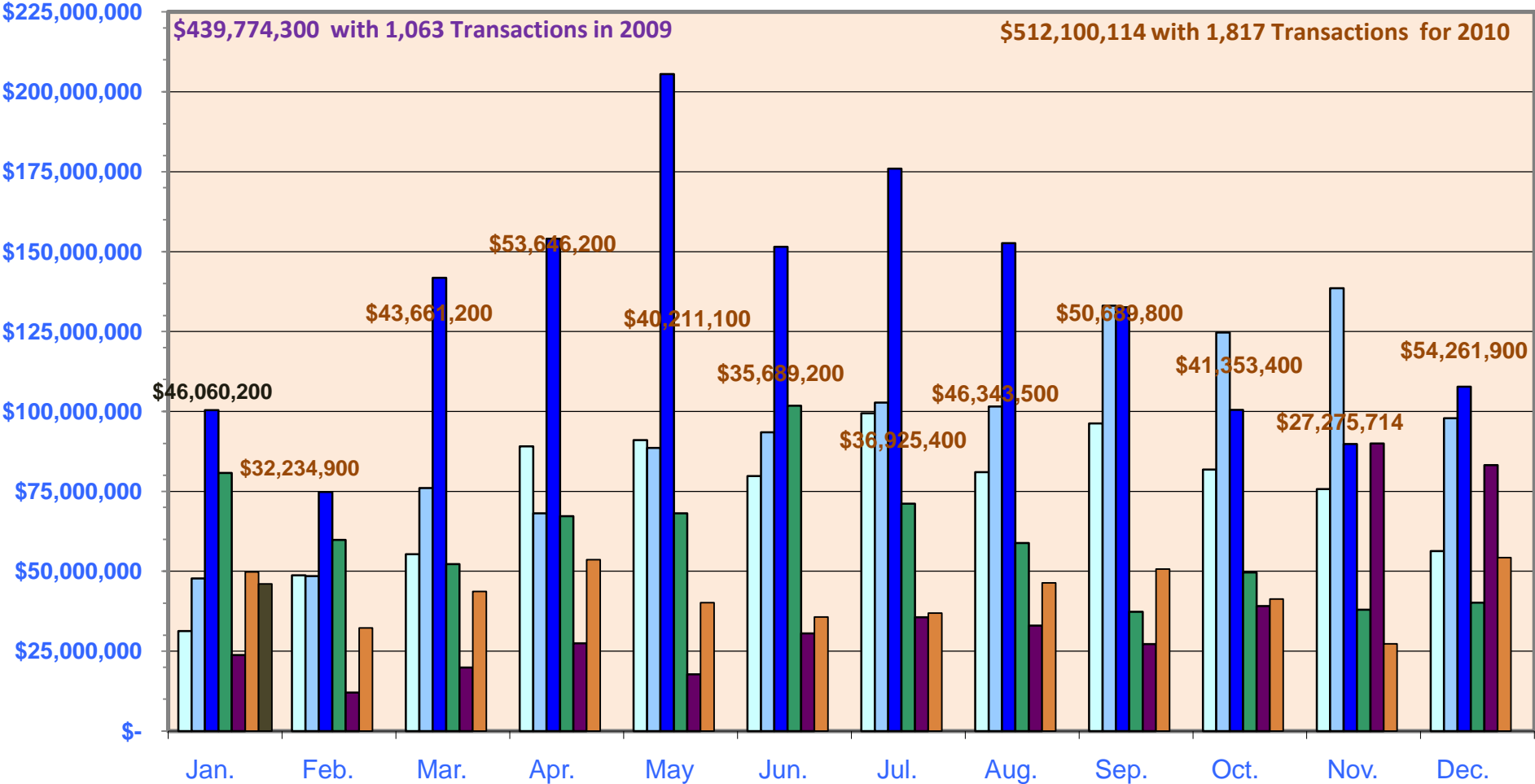


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Routt County Gross Sales Volume Comparison: 2005 through 2011

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■ 2005 transactions
 ■ 2006 transactions
 ■ 2007 transactions
 ■ 2008 transactions
 ■ 2009 Transactions
 ■ 2010 Transactions
 ■ 2011 transactions



MARKET ANALYSIS

Routt County, Colorado JANUARY 2011

There were 12 Bank Sales in January 2011, totalling \$5,284,700 in Gross Volume, or an Average Price of \$440,392 per Unit.
This accounts for 12.56% of the Overall Gross Volume in Sales for January 2011.

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Red Text indicates a drop compared to the prior months value; Green a rise, Black Text indicates no change or no prior comparison value. Colors are not used for % Calculations.

Average & Median Residential Price & PPSF includes Improved Residential Properties of all Property Type: Single Family, Duplex, Townhome, Condo.

| Area | \$ Volume Transactions | % of \$ Volume | # of Transactions | % of Transactions | Average \$ Transaction Price | Median \$ Transaction Price | Average \$ Residential Price | Median \$ Residential Price | Average \$ Residential PPSF |
|---------------------------------|------------------------|----------------|-------------------|-------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|-----------------------------|
| Fish Creek | \$1,850,000 | 4.40% | 3 | 2.21% | \$616,667 | \$260,000 | \$616,667 | \$260,000 | \$199.43 |
| Hayden & Surrounding Area | \$2,103,700 | 5.00% | 9 | 6.62% | \$233,744 | \$19,900 | \$0 | \$0 | \$0.00 |
| Oak Creek, Phippsburg | \$1,157,700 | 2.75% | 3 | 2.21% | \$385,900 | \$302,900 | \$160,000 | DNA | \$104.64 |
| North Routt County | \$1,584,500 | 3.77% | 4 | 2.94% | \$396,125 | \$357,300 | \$481,533 | \$569,600 | \$287.17 |
| South Routt County | \$2,975,000 | 7.07% | 2 | 1.47% | \$1,487,500 | DNA | \$1,075,000 | DNA | \$293.40 |
| Stagecoach | \$382,500 | 0.91% | 5 | 3.68% | \$76,500 | \$70,000 | \$90,625 | \$70,000 | \$57.40 |
| Steamboat - Downtown Area | \$1,970,600 | 4.69% | 6 | 4.41% | \$328,433 | \$312,500 | \$510,200 | \$565,600 | \$262.03 |
| Steamboat - Mountain Area | \$20,427,200 | 48.57% | 20 | 14.71% | \$1,021,360 | \$582,500 | \$1,109,900 | \$760,750 | \$414.79 |
| Strawberry Park, Elk River | \$3,250,000 | 7.73% | 3 | 2.21% | \$1,083,333 | \$1,005,000 | \$1,650,000 | DNA | \$380.18 |
| Catamount | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 | \$0 | \$0 | \$0.00 |
| West Steamboat | \$1,065,700 | 2.53% | 2 | 1.47% | \$532,850 | DNA | \$430,700 | DNA | \$156.62 |
| Quit Claim Deeds | \$160,000 | 0.38% | 1 | 0.74% | \$160,000 | DNA | \$0 | \$0 | \$0.00 |
| Timeshare & Interval Unit Sales | \$5,133,300 | 12.20% | 78 | 57.35% | \$65,812 | \$42,200 | \$0 | \$0 | \$0.00 |
| TOTAL | \$42,060,200 | 100.00% | 136 | 100.00% | \$645,033 | \$302,900 | \$813,760 | \$430,700 | \$310.76 |

Please note: The above figures are an unofficial tabulation of Routt County records that are believed to be reasonably accurate. Average & Median Price are calculated without Timeshare/Interval Interests.

Average PPSF is calculated for properties with available Square Footage Living Area from Assessor's Record.

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Routt County, Colorado

January: Year-to-Date Sales through January 2011

There were 12 Bank Sales in January 2011, totalling \$5,284,700 in Gross Volume, or an Average Price of \$440,392 per Unit.
This accounts for 12.56% of the Overall Gross Volume in Sales for January 2011.

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Red Text indicates a drop compared to the prior months value; Green a rise, Black Text indicates no change or no prior comparison value. Colors are not used for % Calculations.

Average & Median Residential Price & PPSF includes Improved Residential Properties of all Property Type: Single Family, Duplex, Townhome, Condo.

| Area | \$ Volume Transactions | % of \$ Volume | # of Transactions | % of Transactions | Average \$ Transaction Price | Median \$ Transaction Price | Average \$ Residential Price | Median \$ Residential Price | Average \$ Residential PPSF |
|---------------------------------|------------------------|----------------|-------------------|-------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|-----------------------------|
| Fish Creek | \$1,850,000 | 4.40% | 3 | 2.21% | \$616,667 | \$260,000 | \$616,667 | \$260,000 | \$199.43 |
| Hayden & Surrounding Area | \$2,103,700 | 5.00% | 9 | 6.62% | \$233,744 | \$19,900 | \$0 | \$0 | \$0.00 |
| Oak Creek, Phippsburg | \$1,157,700 | 2.75% | 3 | 2.21% | \$385,900 | \$302,900 | \$160,000 | DNA | \$104.64 |
| North Routt County | \$1,584,500 | 3.77% | 4 | 2.94% | \$396,125 | \$357,300 | \$481,533 | \$569,600 | \$287.17 |
| South Routt County | \$2,975,000 | 7.07% | 2 | 1.47% | \$1,487,500 | DNA | \$1,075,000 | DNA | \$293.40 |
| Stagecoach | \$382,500 | 0.91% | 5 | 3.68% | \$76,500 | \$70,000 | \$90,625 | \$70,000 | \$57.40 |
| Steamboat - Downtown Area | \$1,970,600 | 4.69% | 6 | 4.41% | \$328,433 | \$312,500 | \$510,200 | \$565,600 | \$262.03 |
| Steamboat - Mountain Area | \$20,427,200 | 48.57% | 20 | 14.71% | \$1,021,360 | \$582,500 | \$1,109,900 | \$760,750 | \$414.79 |
| Strawberry Park, Elk River | \$3,250,000 | 7.73% | 3 | 2.21% | \$1,083,333 | \$1,005,000 | \$1,650,000 | DNA | \$380.18 |
| Catamount | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 | \$0 | \$0 | \$0.00 |
| West Steamboat | \$1,065,700 | 2.53% | 2 | 1.47% | \$532,850 | DNA | \$430,700 | DNA | \$156.62 |
| Quit Claim Deeds | \$160,000 | 0.38% | 1 | 0.74% | \$160,000 | DNA | \$0 | \$0 | \$0.00 |
| Timeshare & Interval Unit Sales | \$5,133,300 | 12.20% | 78 | 57.35% | \$65,812 | \$42,200 | \$0 | \$0 | \$0.00 |
| TOTAL | \$42,060,200 | 100.00% | 136 | 100.00% | \$645,033 | \$302,900 | \$813,760 | \$430,700 | \$310.76 |

Please note: The above figures are an unofficial tabulation of Routt County records that are believed to be reasonably accurate. Average & Median Price are calculated without Timeshare/Interval Interests.

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Interval/Fractional Unit Sales Breakdown Routt County, Colorado JANUARY 2011

| Area | \$ Volume Transactions | % of \$ Volume | # of Transactions | % of Transactions | Average \$ Transaction Price | Median \$ Transaction Price |
|---|------------------------|----------------|-------------------|-------------------|------------------------------|-----------------------------|
| Christie Club Fractional | \$209,000 | 4.07% | 1 | 1.28% | \$209,000 | DNA |
| Golden Triangle Fractional | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Hilltop Resort Interval | \$1,200 | 0.02% | 2 | 2.56% | \$600 | DNA |
| The Porches: Mores Corner TH Fractional | \$320,000 | 6.23% | 1 | 1.28% | \$320,000 | DNA |
| North Star Interval | \$500 | 0.01% | 1 | 1.28% | \$500 | DNA |
| OSP at Apres Ski Way | \$373,500 | 7.28% | 1 | 1.28% | \$373,500 | DNA |
| Phoenix @ Steamboat Interval | \$14,000 | 0.27% | 1 | 1.28% | \$14,000 | DNA |
| Ranch @ Steamboat Interval | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Rockies Fractional | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Shadow Run Fractional | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Ski Time Square Interval | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Steamboat Grand Fractional | \$118,400 | 2.31% | 3 | 3.85% | \$39,467 | \$41,000 |
| Steamboat Villas Fractional | \$443,200 | 8.63% | 19 | 24.36% | \$23,326 | \$19,000 |
| Suites at Steamboat Interval | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Sumburst Interval | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Thunder Mountain Interval | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Village at Steamboat Fractional | \$3,653,500 | 71.17% | 49 | 62.82% | \$74,561 | \$51,100 |
| West Fractional | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| TOTAL | \$5,133,300 | 100.00% | 78 | 100.00% | \$ 65,812 | \$42,200 |

Please note: The above figures are an unofficial tabulation of Routt County records that are believed to be reasonably accurate. Average & Median Price are calculated without Timeshare/Interval Interests.

Interval/Fractional Unit Sales Breakdown Routt County, Colorado January Issue: YTD. January 2010



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| Area | \$ Volume Transactions | % of \$ Volume | # of Transactions | % of Transactions | Average \$ Transaction Price | Median \$ Transaction Price |
|---|------------------------|----------------|-------------------|-------------------|------------------------------|-----------------------------|
| Christie Club Fractional | \$209,000 | 4.07% | 1 | 1.28% | \$209,000 | DNA |
| Golden Triangle Fractional | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Hilltop Resort Interval | \$1,200 | 0.02% | 2 | 2.56% | \$600 | DNA |
| The Porches: Mores Corner TH Fractional | \$320,000 | 6.23% | 1 | 1.28% | \$320,000 | DNA |
| North Star Interval | \$500 | 0.01% | 1 | 1.28% | \$500 | DNA |
| OSP at Apres Ski Way | \$373,500 | 7.28% | 1 | 1.28% | \$373,500 | DNA |
| Phoenix @ Steamboat Interval | \$14,000 | 0.27% | 1 | 1.28% | \$14,000 | DNA |
| Ranch @ Steamboat Interval | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Rockies Fractional | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Shadow Run Fractional | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Ski Time Square Interval | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Steamboat Grand Fractional | \$118,400 | 2.31% | 3 | 3.85% | \$39,467 | \$41,000 |
| Steamboat Villas Fractional | \$443,200 | 8.63% | 19 | 24.36% | \$23,326 | \$19,000 |
| Suites at Steamboat Interval | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Sumburst Interval | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Thunder Mountain Interval | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| Village at Steamboat Fractional | \$3,653,500 | 71.17% | 49 | 62.82% | \$74,561 | \$51,100 |
| West Fractional | \$0 | 0.00% | 0 | 0.00% | \$0 | \$0 |
| TOTAL | \$5,133,300 | 100.00% | 78 | 100.00% | \$65,812 | \$42,200 |

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January 2011 Residential Improved Units - Price Point Summary

| | # Transactions | % of Transactions | Gross Volume | % of Gross Volume |
|------------------------|----------------|-------------------|----------------------|-------------------|
| <=200,000 | 9 | 26% | \$ 968,500 | 3% |
| 200,001 to 300,000 | 6 | 17% | \$ 1,528,800 | 5% |
| 300,001 to 500,000 | 3 | 9% | \$ 1,248,200 | 4% |
| 500,001 to 600,000 | 2 | 6% | \$ 1,135,200 | 4% |
| 600,001 to 700,000 | 1 | 3% | \$ 680,000 | 2% |
| 700,001 to 800,000 | 3 | 9% | \$ 2,251,500 | 8% |
| 800,001 to 900,000 | 0 | 0% | \$ - | 0% |
| 900,001 to 1,000,000 | 0 | 0% | \$ - | 0% |
| 1,000,001 to 1,500,000 | 4 | 11% | \$ 4,944,000 | 17% |
| 1,500,001 to 2,000,000 | 4 | 11% | \$ 7,100,000 | 25% |
| 2,000,001 to 2,500,000 | 1 | 3% | \$ 2,461,400 | 9% |
| 2,500,001 to 3,000,000 | 1 | 3% | \$ 2,940,000 | 10% |
| over \$ 3 Million | 1 | 3% | \$ 3,224,000 | 11% |
| Total: | 35 | 100% | \$ 28,481,600 | 100% |

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YTD: January 2011 Residential Improved Units - Price Point Summary

| | # Transactions | % of Transactions | Gross Volume | % of Gross Volume |
|------------------------|----------------|-------------------|----------------------|-------------------|
| <=200,000 | 9 | 26% | \$ 968,500 | 3% |
| 200,001 to 300,000 | 6 | 17% | \$ 1,528,800 | 5% |
| 300,001 to 500,000 | 3 | 9% | \$ 1,248,200 | 4% |
| 500,001 to 600,000 | 2 | 6% | \$ 1,135,200 | 4% |
| 600,001 to 700,000 | 1 | 3% | \$ 680,000 | 2% |
| 700,001 to 800,000 | 3 | 9% | \$ 2,251,500 | 8% |
| 800,001 to 900,000 | 0 | 0% | \$ - | 0% |
| 900,001 to 1,000,000 | 0 | 0% | \$ - | 0% |
| 1,000,001 to 1,500,000 | 4 | 11% | \$ 4,944,000 | 17% |
| 1,500,001 to 2,000,000 | 4 | 11% | \$ 7,100,000 | 25% |
| 2,000,001 to 2,500,000 | 1 | 3% | \$ 2,461,400 | 9% |
| 2,500,001 to 3,000,000 | 1 | 3% | \$ 2,940,000 | 10% |
| over \$ 3 Million | 1 | 3% | \$ 3,224,000 | 11% |
| Total: | 35 | 100% | \$ 28,481,600 | 100% |



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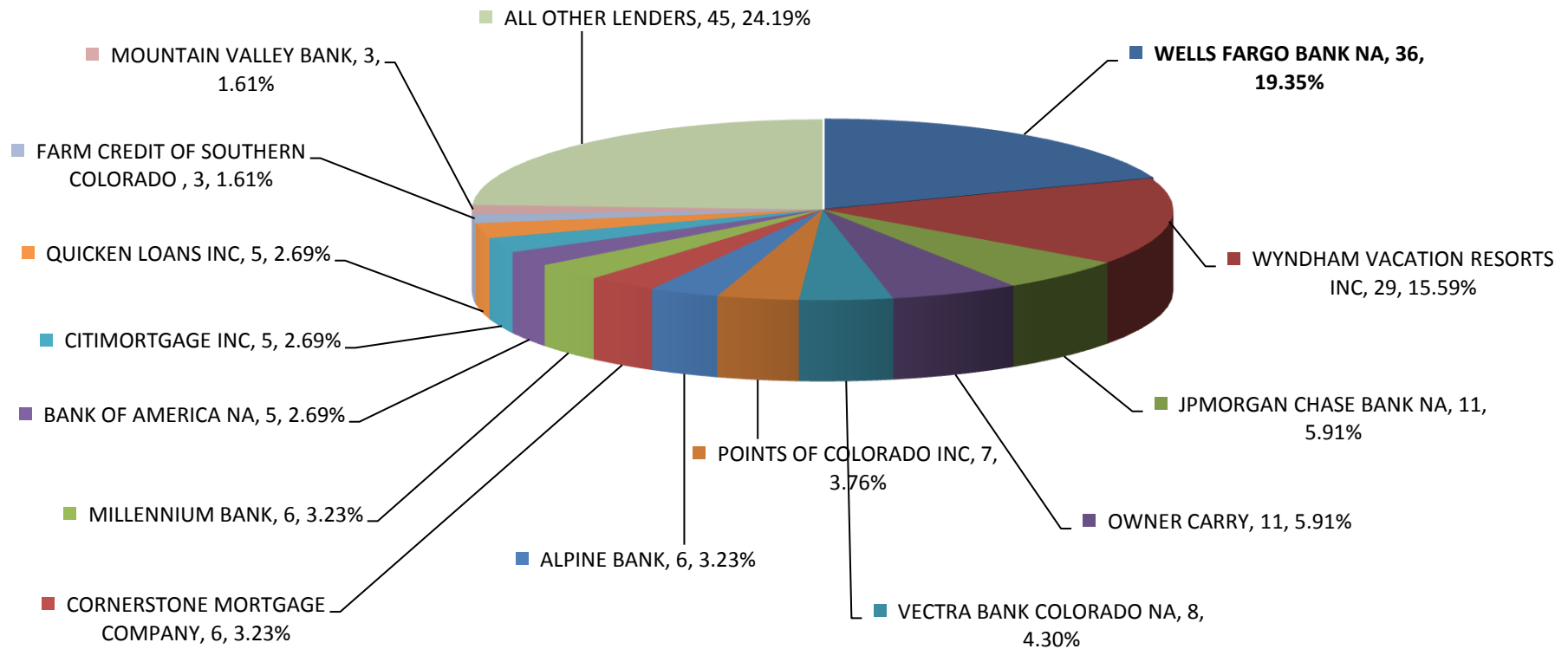


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Routt County: Top 76% Lenders for January 2011

Total Number of Loans Recorded in January 2011: 186 Loans



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| LENDER | NUMBER LOANS | PERCENTAGE TOTAL | |
|--|--------------|------------------|---|
| WELLS FARGO BANK NA | 36 | 19.35% | Top 76% Lenders for January 2011 Summit County |
| WYNDHAM VACATION RESORTS INC | 29 | 15.59% | |
| JPMORGAN CHASE BANK NA | 11 | 5.91% | |
| OWNER CARRY | 11 | 5.91% | |
| VECTRA BANK COLORADO NA | 8 | 4.30% | |
| POINTS OF COLORADO INC | 7 | 3.76% | |
| ALPINE BANK | 6 | 3.23% | |
| CORNERSTONE MORTGAGE COMPANY | 6 | 3.23% | |
| MILLENNIUM BANK | 6 | 3.23% | |
| BANK OF AMERICA NA | 5 | 2.69% | |
| CITIMORTGAGE INC | 5 | 2.69% | |
| QUICKEN LOANS INC | 5 | 2.69% | |
| FARM CREDIT OF SOUTHERN COLORADO | 3 | 1.61% | |
| MOUNTAIN VALLEY BANK | 3 | 1.61% | |
| ALL OTHER LENDERS | 45 | 24.19% | |
| BANK OF THE WEST | 2 | 1.08% | |
| FARM CREDIT SERVICES OF THE MOUNTAIN PLAINS FLCA | 2 | 1.08% | |
| MERRILL LYNCH CREDIT CORPORATION | 2 | 1.08% | |
| SA MORTGAGE SERVICES LLC | 2 | 1.08% | |
| SUNTRUST MORTGAGE INC | 2 | 1.08% | |
| USAA FSB | 2 | 1.08% | |
| YAMPA VALLEY BANK | 2 | 1.08% | |
| ALLY BANK CORP | 1 | 0.54% | |
| AMERISAVE MORTGAGE CORPORATION | 1 | 0.54% | |
| CARROLLTON BANK | 1 | 0.54% | |
| CHEVERON FEDERAL CREDIT UNION | 1 | 0.54% | |
| COLORADO HOUSING AND FINANCE AUTHORITY | 1 | 0.54% | |
| COMMERCIAL STATE BANK | 1 | 0.54% | |
| COMMUNITY ECONOMIC DEVELOPMENT COMPANY OF COLORADO | 1 | 0.54% | |
| CREDIT UNION OF COLORADO | 1 | 0.54% | |
| EDWARD JONES MORTGAGE LLC | 1 | 0.54% | |
| ELEVATIONS CREDIT UNION | 1 | 0.54% | |
| EVERBANK | 1 | 0.54% | |
| FARM CREDIT WEST PCA | 1 | 0.54% | |
| FARMERS BANK | 1 | 0.54% | |
| FIRST FARMERS BANK AND TRUST MARION | 1 | 0.54% | |
| FIRST NATIONAL BANK OF OMAHA | 1 | 0.54% | |
| FIRST NATIONAL BANK OF THE ROCKIES | 1 | 0.54% | |
| FLAGSTAR BANK FSB | 1 | 0.54% | |
| GUARANTEED RATE INC | 1 | 0.54% | |
| HOME SAVINGS OF AMERICA | 1 | 0.54% | |
| INTERBANK MORTGAGE COMPANY | 1 | 0.54% | |
| LENDING SOLUTIONS INC | 1 | 0.54% | |
| METLIFE HOME LOANS | 1 | 0.54% | |
| PHH MORTGAGE CORPORATION | 1 | 0.54% | |
| PINNACLE BANK | 1 | 0.54% | |
| PINNACLE MORTGAGE GROUP INC | 1 | 0.54% | |
| PNC BANK NA | 1 | 0.54% | |
| PNC MORTGAGE | 1 | 0.54% | |
| ROUNDPOINT MORTGAGE COMPANY | 1 | 0.54% | |
| STATE FARM BANK FSB | 1 | 0.54% | |
| TRUST COMPANY OF AMERICA | 1 | 0.54% | |
| UNIFIRST MORTGAGE CORPORATION | 1 | 0.54% | |
| TOTAL LOANS JANUARY 2011 | 186 | 100.00% | |