



MARKET ANALYSIS

Routt County, Colorado
MARCH 2012

Compliments of:
Land Title
Steamboat Springs
Stan Urban
970-870-2822
surban@ltgc.com

Month	Dollar Volume 2005	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	Dollar Volume 2012	Actual % Change
January	\$31,287,600	\$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%	\$42,060,200	-15.55%	\$42,660,000	1.43%
February	\$48,754,500	\$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%	\$21,041,600	-34.72%	\$22,452,400	6.70%
March	\$55,367,400	\$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%	\$32,004,300	-26.70%	\$38,091,500	19.02%
April	\$89,118,500	\$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%	\$32,443,500	-39.52%		-100.00%
May	\$91,030,000	\$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%	\$50,417,300	25.38%		-100.00%
June	\$79,774,100	\$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%	\$39,752,300	11.38%		-100.00%
July	\$99,463,400	\$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%	\$31,628,400	-14.35%		-100.00%
August	\$80,978,200	\$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%	\$46,522,400	0.39%		-100.00%
September	\$96,260,900	\$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%	\$35,317,400	-30.33%		-100.00%
October	\$81,842,300	\$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%	\$31,640,400	-23.49%		-100.00%
November	\$75,750,800	\$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%	\$40,648,300	49.03%		-100.00%
December	\$56,279,400	\$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%	\$47,103,200	-13.19%		-100.00%
Year to Date:	\$135,409,500	\$172,242,600	27.20%	\$317,000,500	84.04%	\$192,853,700	-39.16%	\$55,726,200	-71.10%	\$125,703,900	125.57%	\$95,106,100	-24.34%	\$103,203,900	8.51%
TOTAL	\$885,907,100	\$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%	\$450,579,300	-12.01%	\$103,203,900	-77.10%

Month by Month Comparison by Number of Transactions

Month	Unit Count 2005	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	Unit Count 2012	Actual % Change
January	107	223	108.41%	180	-19.28%	136	-24.44%	176	29.41%	109	-38.07%	136	24.77%	66	-51.47%
February	142	205	44.37%	151	-26.34%	109	-27.81%	47	-56.88%	78	65.96%	105	34.62%	69	-34.29%
March	200	298	49.00%	242	-18.79%	89	-63.22%	54	-39.33%	125	131.48%	142	13.60%	99	-30.28%
April	214	405	89.25%	230	-43.21%	140	-39.13%	59	-57.86%	104	76.27%	72	-30.77%		-100.00%
May	297	412	38.72%	291	-29.37%	98	-66.32%	46	-53.06%	190	313.04%	137	-27.89%		-100.00%
June	321	318	-0.93%	266	-16.35%	92	-65.41%	67	-27.17%	167	149.25%	94	-43.71%		-100.00%
July	268	280	4.48%	240	-14.29%	94	-60.83%	44	-53.19%	213	384.09%	79	-62.91%		-100.00%
August	393	340	-13.49%	270	-20.59%	70	-74.07%	72	2.86%	271	276.39%	134	-50.55%		-100.00%
September	372	274	-26.34%	189	-31.02%	64	-66.14%	86	34.38%	212	146.51%	140	-33.96%		-100.00%
October	371	266	-28.30%	196	-26.32%	68	-65.31%	125	83.82%	176	40.80%	99	-43.75%		-100.00%
November	297	262	-11.78%	159	-39.31%	49	-69.18%	131	167.35%	93	-29.01%	124	33.33%		-100.00%
December	259	194	-25.10%	141	-27.32%	68	-51.77%	156	129.41%	79	-49.36%	136	72.15%		-100.00%
Year to Date:	449	726	61.69%	573	-21.07%	334	-41.71%	277	-17.07%	312	12.64%	383	22.76%	234	-38.90%
TOTAL	3241	3477	7.28%	2555	-26.52%	1077	-57.85%	1063	-1.30%	1817	70.93%	1398	-23.06%	234	-83.26%

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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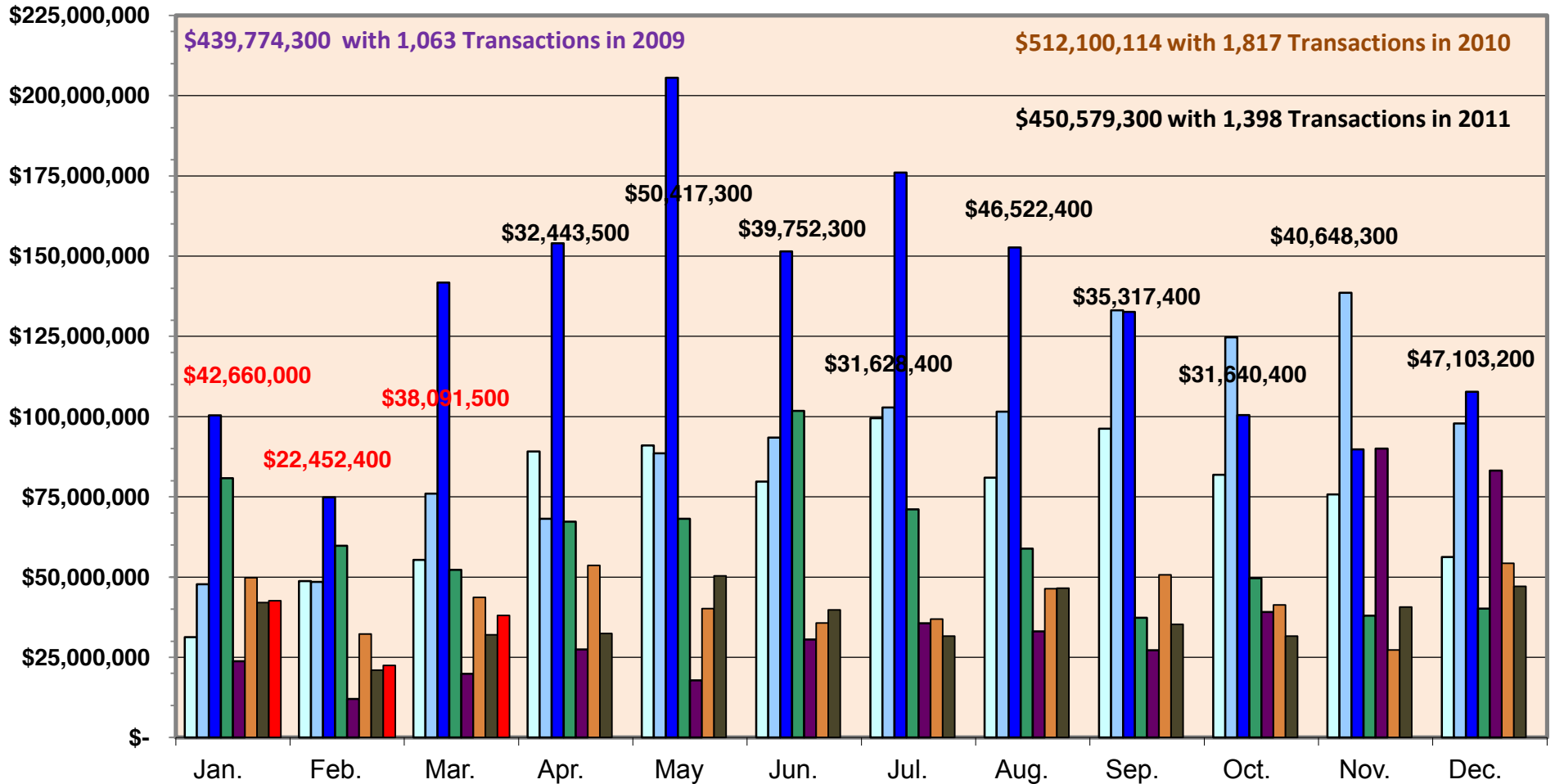


MARKET ANALYSIS

Compliments of:
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Routt County Gross Sales Volume Comparison: 2005 through 2012

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■ 2005 transactions
 ■ 2006 transactions
 ■ 2007 transactions
 ■ 2008 transactions
 ■ 2009 Transactions
 ■ 2010 Transactions
 ■ 2011 transactions
 ■ 2012 Transactions



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Routt County, Colorado MARCH 2012

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There were 21 Bank Sales in March 2012, totalling \$4,115,500 in Gross Volume, or an Average Price of \$195,976 per Unit.
 This accounts for 10.80% of the Overall Gross Volume. This accounts for 21.21% of the Overall Transactions.

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	\$2,206,000	5.79%	4	4.04%	\$551,500	\$528,000	\$551,500	\$528,000	\$217.57
Hayden & Surrounding Area	\$2,732,000	7.17%	7	7.07%	\$390,286	\$88,000	\$114,700	\$88,000	\$86.34
Oak Creek, Phippsburg	\$2,035,400	5.34%	5	5.05%	\$407,080	\$500,000	\$35,400	DNA	\$47.26
North Routt County	\$1,654,900	4.34%	5	5.05%	\$330,980	\$164,900	\$511,633	\$560,000	\$181.80
South Routt County	\$2,387,000	6.27%	2	2.02%	\$1,193,500	DNA	\$1,193,500	DNA	\$252.74
Stagecoach	\$1,152,900	3.03%	9	9.09%	\$128,100	\$52,000	\$160,486	\$62,000	\$68.77
Steamboat - Downtown Area	\$660,000	1.73%	2	2.02%	\$330,000	DNA	\$530,000	DNA	\$256.29
Steamboat - Mountain Area	\$15,550,200	40.82%	27	27.27%	\$575,933	\$415,000	\$563,469	\$407,500	\$287.28
Strawberry Park, Elk River	\$4,660,000	12.23%	2	2.02%	\$2,330,000	DNA	\$2,330,000	DNA	\$323.55
Catamount	\$0	0.00%	0	0.00%	\$0	\$0	\$0	\$0	\$0.00
West Steamboat	\$411,000	1.08%	3	3.03%	\$137,000	\$105,000	\$286,000	DNA	\$287.15
Quit Claim Deeds	\$15,000	0.04%	1	1.01%	\$15,000	DNA	\$0	\$0	\$0.00
Timeshare & Interval Unit Sales	\$4,627,100	12.15%	32	32.32%	\$144,597	\$70,500	\$0	\$0	\$0.00
TOTAL	\$38,091,500	100.00%	99	100.00%	\$506,809	\$313,600	\$538,200	\$338,600	\$221.95

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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MARKET ANALYSIS

Routt County, Colorado YEAR-TO-DATE 2012: through March 31st, 2012

There were 45 Bank Sales Year-to-Date 2012, totalling \$8,437,000 in Gross Volume, or an Average Price of \$187,489 per Unit.
This accounts for 8.18% of the Overall Gross Volume. This accounts for 19.23% of the Overall Transactions.

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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	\$4,441,000	4.30%	8	3.42%	\$555,125	\$528,000	\$555,125	\$528,000	\$213.33
Hayden & Surrounding Area	\$4,886,800	4.74%	19	8.12%	\$257,200	\$85,000	\$207,673	\$117,700	\$128.31
Oak Creek, Phippsburg	\$2,420,400	2.35%	9	3.85%	\$268,933	\$180,000	\$95,725	\$83,750	\$70.97
North Routt County	\$4,602,400	4.46%	11	4.70%	\$418,400	\$276,500	\$429,400	\$418,250	\$179.29
South Routt County	\$27,094,100	26.25%	11	4.70%	\$2,463,100	\$599,900	\$737,400	\$237,000	\$203.80
Stagecoach	\$1,438,400	1.39%	17	7.26%	\$84,612	\$50,500	\$113,867	\$55,950	\$54.62
Steamboat - Downtown Area	\$5,534,800	5.36%	12	5.13%	\$461,233	\$425,000	\$465,333	\$480,000	\$293.47
Steamboat - Mountain Area	\$31,693,700	30.71%	62	26.50%	\$511,189	\$322,100	\$529,173	\$338,600	\$274.23
Strawberry Park, Elk River	\$5,160,000	5.00%	3	1.28%	\$1,720,000	\$660,000	\$2,330,000	DNA	\$323.55
Catamount	\$4,275,000	4.14%	2	0.85%	\$2,137,500	DNA	\$3,475,000	DNA	\$335.49
West Steamboat	\$2,983,500	2.89%	13	5.56%	\$229,500	\$225,000	\$304,025	\$300,500	\$172.89
Quit Claim Deeds	\$291,000	0.28%	5	2.14%	\$58,200	\$15,000	\$0	\$0	\$0.00
Timeshare & Interval Unit Sales	\$8,382,800	8.12%	62	26.50%	\$135,206	\$63,300	\$0	\$0	\$0.00
TOTAL	\$103,203,900	100.00%	234	100.00%	\$566,049	\$252,500	\$485,134	\$294,500	\$215.42

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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Interval/Fractional Unit Sales Breakdown Routt County, Colorado March 2012

Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price
Christie Club Fractional	\$127,000	2.74%	1	3.13%	\$127,000	DNA
Golden Triangle Fractional	\$0	0.00%	0	0.00%	\$0	\$0
Hilltop Resort Interval	\$500	0.01%	1	3.13%	\$500	DNA
The Porches: Mores Corner TH Fractional	\$0	0.00%	0	0.00%	\$0	\$0
North Star Interval	\$0	0.00%	0	0.00%	\$0	\$0
OSP at Apres Ski Way	\$3,534,800	76.39%	12	37.50%	\$294,567	\$290,600
Phoenix @ Steamboat Interval	\$0	0.00%	0	0.00%	\$0	\$0
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	\$303,000	6.55%	2	6.25%	\$151,500	DNA
Steamboat Villas Fractional	\$0	0.00%	0	0.00%	\$0	\$0
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	\$661,800	14.30%	16	50.00%	\$41,363	\$28,300
West Fractional	\$0	0.00%	0	0.00%	\$0	\$0
TOTAL	\$4,627,100	100.00%	32	100.00%	\$ 144,597	\$70,500

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 Year-to-Date 2012: through March 31st, 2012



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Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price
Christie Club Fractional	\$187,000	2.23%	2	3.23%	\$93,500	DNA
Golden Triangle Fractional	\$0	0.00%	0	0.00%	\$0	\$0
Hilltop Resort Interval	\$500	0.01%	1	1.61%	\$500	DNA
The Porches: Mores Corner TH Fractional	\$0	0.00%	0	0.00%	\$0	\$0
North Star Interval	\$0	0.00%	0	0.00%	\$0	\$0
OSP at Apres Ski Way	\$6,059,800	72.29%	21	33.87%	\$288,562	\$290,600
Phoenix @ Steamboat Interval	\$0	0.00%	0	0.00%	\$0	\$0
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	\$667,000	7.96%	7	11.29%	\$95,286	\$67,000
Steamboat Villas Fractional;	\$68,700	0.82%	2	3.23%	\$34,350	DNA
Suites at Steamboat Interval	\$500	0.01%	1	1.61%	\$500	DNA
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	\$1,399,300	16.69%	28	45.16%	\$49,975	\$39,800
West Fractional	\$0	0.00%	0	0.00%	\$0	\$0
TOTAL	\$8,382,800	100.00%	62	100.00%	\$135,206	\$63,300

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March 2012 Residential Improved Units - Price Point Summary

	# Transactions	% of Transactions	Gross Volume	% of Gross Volume
<=200,000	16	31%	\$ 1,403,500	5%
200,001 to 300,000	8	15%	\$ 2,014,700	7%
300,001 to 500,000	11	21%	\$ 4,387,200	16%
500,001 to 600,000	5	10%	\$ 2,840,000	10%
600,001 to 700,000	2	4%	\$ 1,276,000	5%
700,001 to 800,000	2	4%	\$ 1,525,000	5%
800,001 to 900,000	2	4%	\$ 1,685,000	6%
900,001 to 1,000,000	1	2%	\$ 905,000	3%
1,000,001 to 1,500,000	1	2%	\$ 1,100,000	4%
1,500,001 to 2,000,000	1	2%	\$ 1,975,000	7%
2,000,001 to 2,500,000	1	2%	\$ 2,150,000	8%
2,500,001 to 3,000,000	1	2%	\$ 2,725,000	10%
over \$ 3 Million	1	2%	\$ 4,000,000	14%
Total:	52	100%	\$ 27,986,400	100%

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Year-to-Date: 2012 Residential Improved Units - Price Point Summary

	# Transactions	% of Transactions	Gross Volume	% of Gross Volume
<=200,000	38	32%	\$ 3,555,400	6%
200,001 to 300,000	25	21%	\$ 6,267,400	11%
300,001 to 500,000	25	21%	\$ 9,838,200	17%
500,001 to 600,000	6	5%	\$ 3,350,000	6%
600,001 to 700,000	4	3%	\$ 2,599,500	5%
700,001 to 800,000	3	3%	\$ 2,325,000	4%
800,001 to 900,000	5	4%	\$ 4,293,000	7%
900,001 to 1,000,000	3	3%	\$ 2,783,000	5%
1,000,001 to 1,500,000	3	3%	\$ 3,409,500	6%
1,500,001 to 2,000,000	1	1%	\$ 1,975,000	3%
2,000,001 to 2,500,000	2	2%	\$ 4,550,000	8%
2,500,001 to 3,000,000	2	2%	\$ 5,310,000	9%
over \$ 3 Million	2	2%	\$ 7,475,000	13%
Total:	119	100%	\$ 57,731,000	100%

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Full Year 2011 Residential Improved Units - Price Point Summary

	# Transactions	% of Transactions	Gross Volume	% of Gross Volume
<=200,000	172	29%	\$ 20,720,400	7%
200,001 to 300,000	114	19%	\$ 28,476,500	9%
300,001 to 500,000	111	19%	\$ 42,856,400	14%
500,001 to 600,000	37	6%	\$ 20,394,700	7%
600,001 to 700,000	29	5%	\$ 18,842,100	6%
700,001 to 800,000	27	5%	\$ 20,488,500	7%
800,001 to 900,000	11	2%	\$ 9,497,400	3%
900,001 to 1,000,000	12	2%	\$ 11,654,500	4%
1,000,001 to 1,500,000	40	7%	\$ 48,331,600	16%
1,500,001 to 2,000,000	15	3%	\$ 26,865,000	9%
2,000,001 to 2,500,000	14	2%	\$ 31,472,400	10%
2,500,001 to 3,000,000	5	1%	\$ 14,040,000	5%
over \$ 3 Million	4	1%	\$ 15,799,000	5%
Total:	591	100%	\$ 309,438,500	100%



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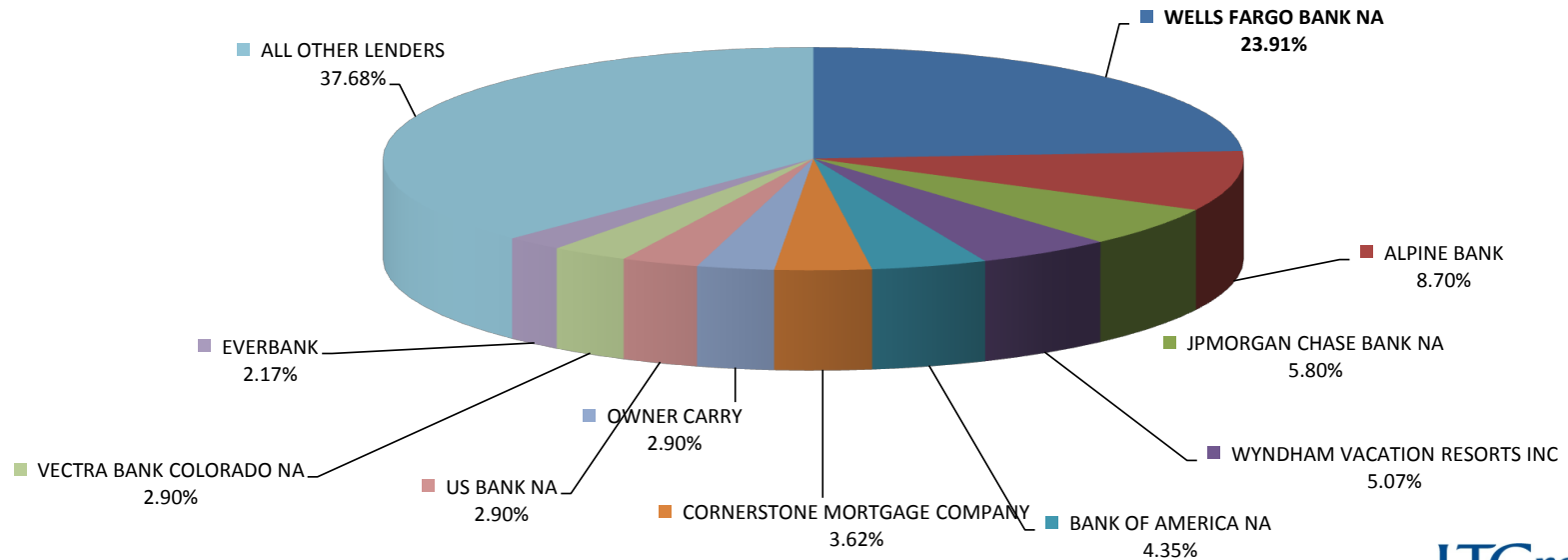


MARKET ANALYSIS

Routt County: Top 62% Lenders for March 2012

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Total Number of Loans Recorded in March 2012: 138 Loans



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LENDER	NUMBER LOANS	PERCENTAGE TOTAL	
WELLS FARGO BANK NA	33	23.91%	Top 62% Lenders for March 2012 Routt County
ALPINE BANK	12	8.70%	
JPMORGAN CHASE BANK NA	8	5.80%	
WYNDHAM VACATION RESORTS INC	7	5.07%	
BANK OF AMERICA NA	6	4.35%	
CORNERSTONE MORTGAGE COMPANY	5	3.62%	
OWNER CARRY	4	2.90%	
US BANK NA	4	2.90%	
VECTRA BANK COLORADO NA	4	2.90%	
EVERBANK	3	2.17%	
ALL OTHER LENDERS	52	37.68%	
ALLY BANK CORP	2	1.45%	
BANK OF COLORADO	2	1.45%	
CALCON MUTUAL	2	1.45%	
CITIBANK NA	2	1.45%	
FIRST NATIONAL BANK OF THE ROCKIES	2	1.45%	
KEYBANK NA	2	1.45%	
MILLENNIUM BANK	2	1.45%	
MOUNTAIN VALLEY BANK	2	1.45%	
PROVIDENT FUNDING ASSOCIATES LP	2	1.45%	
QUICKEN LOANS INC	2	1.45%	
YAMPA VALLEY BANK	2	1.45%	
ADVANTAGE BANK	1	0.72%	
ALERUS FINANCIAL NA DBA	1	0.72%	
AMERISAVE MORTGAGE CORPORATION	1	0.72%	
BANK OF BLUE VALLEY	1	0.72%	
BANK OF THE WEST	1	0.72%	
BAYTREE NATIONAL BANK AND TRUST COMPANY	1	0.72%	
CITIZENS NATIONAL BANK NA	1	0.72%	
COLLEGIATE PEAKS BANK	1	0.72%	
COLONIAL NATIONAL MORTGAGE	1	0.72%	
COLORADO MORTGAGE ALLIANCE LLC	1	0.72%	
EQUITABLE SAVINGS AND LOAN ASSOCIATION	1	0.72%	
FEDERAL SAVINGS BANK	1	0.72%	
FIRST AMERICAN BANK	1	0.72%	
FIRST CALIFORNIA MORTGAGE COMPANY	1	0.72%	
FIRST CENTENNIAL MORTGAGE CORPORATION	1	0.72%	
FIRST NATIONAL BANK & TRUST COMPANY OF MCALESTER	1	0.72%	
FIRST WESTERN TRUST	1	0.72%	
FIRSTBANK	1	0.72%	
FPF WHOLESALE	1	0.72%	
GOLDWATER BANK NA	1	0.72%	
INTERBANK MORTGAGE COMPANY	1	0.72%	
LENDING SOLUTIONS INC	1	0.72%	
LOANDEPOT.COM LLC	1	0.72%	
ON Q FINANCIAL INC	1	0.72%	
ROCKY MOUNTAIN MORTGAGE SPECIALISTS INC	1	0.72%	
ROUNDPOINT MORTGAGE COMPANY	1	0.72%	
STATE FARM BANK FSB	1	0.72%	
UBS BANK USA	1	0.72%	
UMB BANK COLORADO NA	1	0.72%	
USAA FEDERAL SAVINGS BANK	1	0.72%	
TOTAL LOANS FOR MARCH 2012	138	100.00%	