



MARKET ANALYSIS

Routt County, Colorado
JUNE 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%	\$31,406,700	-3.20%
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%	\$31,562,700	-37.40%
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%	\$65,420,500	64.57%
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:	\$395,332,100	\$422,467,600	6.86%	\$828,061,200	96.01%	\$429,998,400	-48.07%	\$131,576,300	-69.40%	\$255,250,400	93.99%	\$217,719,200	-14.70%	\$231,593,800	6.37%
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%	\$231,593,800	-48.60%

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%	90	25.00%
May	297	412	38.72%	291	-29.37%	98	-66.32%	46	-53.06%	190	313.04%	137	-27.89%	79	-42.34%
June	321	318	-0.93%	266	-16.35%	92	-65.41%	67	-27.17%	167	149.25%	94	-43.71%	109	15.96%
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:	1281	1861	45.28%	1360	-26.92%	664	-51.18%	449	-32.38%	773	72.16%	686	-11.25%	512	-25.36%
TOTAL	3241	3477	7.28%	2555	-26.52%	1077	-57.85%	1063	-1.30%	1817	70.93%	1398	-23.06%	512	-63.38%

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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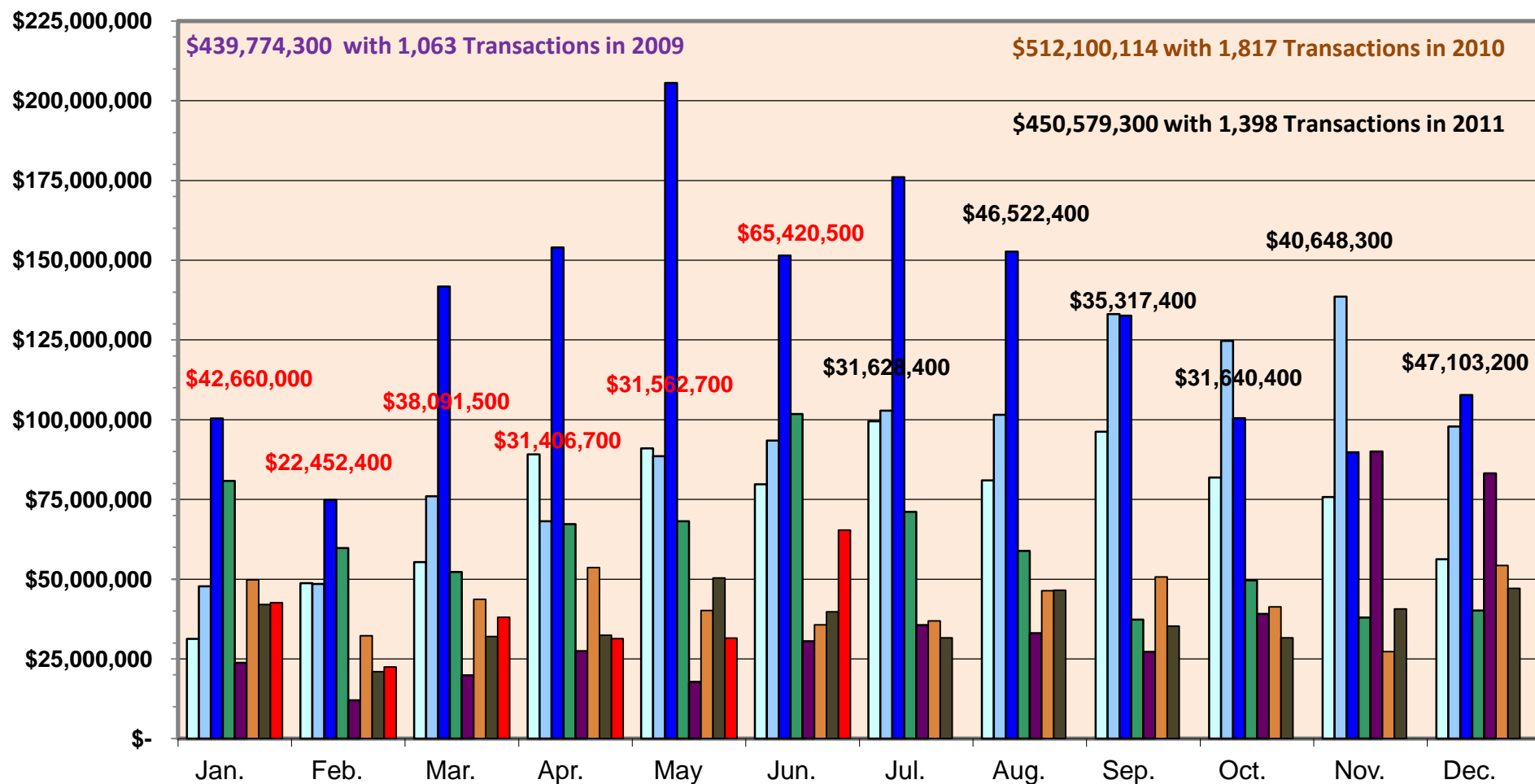


MARKET ANALYSIS

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



MARKET ANALYSIS

Routt County, Colorado JUNE 2012

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**There were 30 Bank Sales in June 2012, totalling \$10,484,100 in Gross Volume, or an Average Price of \$349,470 per Unit.
This accounts for 16.03% of the Overall Gross Volume. This accounts for 27.52% 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	\$3,302,400	5.05%	9	8.26%	\$366,933	\$326,500	\$442,467	\$328,000	\$211.30
Hayden & Surrounding Area	\$4,309,500	6.59%	8	7.34%	\$538,688	\$237,000	\$219,300	\$194,000	\$153.82
Oak Creek, Phippsburg	\$14,759,000	22.56%	4	3.67%	\$3,689,750	\$351,000	\$4,733,000	\$142,000	\$1,016.80
North Routt County	\$1,528,500	2.34%	8	7.34%	\$191,063	\$169,500	\$216,400	DNA	\$151.63
South Routt County	\$1,233,000	1.88%	4	3.67%	\$308,250	\$306,500	\$355,000	\$445,000	\$199.17
Stagecoach	\$369,400	0.56%	3	2.75%	\$123,133	\$44,900	\$320,000	DNA	\$126.78
Steamboat - Downtown Area	\$8,666,300	13.25%	13	11.93%	\$666,638	\$490,000	\$520,578	\$490,000	\$310.42
Steamboat - Mountain Area	\$20,682,900	31.62%	43	39.45%	\$480,998	\$400,000	\$450,656	\$400,000	\$308.37
Strawberry Park, Elk River	\$3,415,000	5.22%	2	1.83%	\$1,707,500	DNA	\$665,000	DNA	\$479.80
Catamount	\$1,999,000	3.06%	1	0.92%	\$1,999,000	DNA	\$1,999,000	DNA	\$593.53
West Steamboat	\$4,703,000	7.19%	9	8.26%	\$522,556	\$420,100	\$395,600	\$425,000	\$210.65
Quit Claim Deeds	\$21,000	0.03%	2	1.83%	\$10,500	DNA	\$0	\$0	\$0.00
Timeshare & Interval Unit Sales	\$431,500	0.66%	3	2.75%	\$143,833	\$62,500	\$0	\$0	\$0.00
TOTAL	\$65,420,500	100.00%	109	100.00%	\$624,692	\$386,250	\$617,821	\$392,500	\$307.51

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 June 30th, 2012

There were 103 Bank Sales Year-to-Date 2012, totalling \$26,928,900 in Gross Volume, or an Average Price of \$261,446 per Unit.
This accounts for 11.63% of the Overall Gross Volume. This accounts for 20.12% 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	\$8,532,400	3.68%	18	3.52%	\$474,022	\$342,150	\$525,653	\$369,000	\$210.33
Hayden & Surrounding Area	\$10,070,200	4.35%	35	6.84%	\$287,720	\$105,900	\$187,538	\$119,500	\$118.10
Oak Creek, Phippsburg	\$26,107,100	11.27%	26	5.08%	\$1,004,119	\$275,500	\$1,328,413	\$120,500	\$323.25
North Routt County	\$8,560,400	3.70%	28	5.47%	\$305,729	\$250,750	\$364,938	\$300,000	\$169.26
South Routt County	\$28,588,800	12.34%	17	3.32%	\$1,681,694	\$237,000	\$501,370	\$236,000	\$191.08
Stagecoach	\$3,245,800	1.40%	30	5.86%	\$108,193	\$51,500	\$147,305	\$65,000	\$71.67
Steamboat - Downtown Area	\$19,592,100	8.46%	36	7.03%	\$544,225	\$442,500	\$547,560	\$479,000	\$312.41
Steamboat - Mountain Area	\$85,330,400	36.84%	173	33.79%	\$493,239	\$355,000	\$471,128	\$355,000	\$273.94
Strawberry Park, Elk River	\$11,685,000	5.05%	9	1.76%	\$1,298,333	\$775,000	\$1,205,000	\$775,000	\$295.08
Catamount	\$7,824,000	3.38%	4	0.78%	\$1,956,000	\$1,774,500	\$2,341,333	\$1,999,000	\$415.35
West Steamboat	\$9,654,400	4.17%	29	5.66%	\$332,910	\$253,000	\$328,006	\$305,500	\$182.36
Quit Claim Deeds	\$388,100	0.17%	9	1.76%	\$43,122	\$15,000	\$0	\$0	\$0.00
Timeshare & Interval Unit Sales	\$12,015,100	5.19%	98	19.14%	\$122,603	\$62,750	\$0	\$0	\$0.00
TOTAL	\$231,593,800	100.00%	512	100.00%	\$541,211	\$300,000	\$506,634	\$318,800	\$240.72

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 June 2012

Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price
Christie Club Fractional	\$0	0.00%	0	0.00%	\$0	\$0
Golden Triangle Fractional	\$0	0.00%	0	0.00%	\$0	\$0
Hilltop Resort Interval	\$0	0.00%	0	0.00%	\$0	\$0
The Porches: Mores Corner TH Fractional		0.00%	0	0.00%	\$0	\$0
North Star Interval	\$0	0.00%	0	0.00%	\$0	\$0
Mountaineer @ Steamboat	\$0	0.00%	0	0.00%	\$0	\$0
OSP at Apres Ski Way	\$330,000	76.48%	1	33.33%	\$330,000	DNA
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	\$101,500	23.52%	2	66.67%	\$50,750	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	\$0	0.00%	0	0.00%	\$0	\$0
West Fractional	\$0	0.00%	0	0.00%	\$0	\$0
TOTAL	\$431,500	100.00%	3	100.00%	\$ 143,833	\$62,500

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 June 30th, 2012



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Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price
Christie Club Fractional	\$314,000	2.61%	3	3.06%	\$104,667	\$127,000
Golden Triangle Fractional	\$0	0.00%	0	0.00%	\$0	\$0
Hilltop Resort Interval	\$6,100	0.05%	2	2.04%	\$3,050	DNA
The Porches: Mores Corner TH Fractional	\$0	0.00%	0	0.00%	\$0	\$0
North Star Interval	\$4,000	0.03%	1	1.02%	\$4,000	DNA
Mountaineer @ Steamboat	\$200,000	1.66%	1	1.02%	\$200,000	DNA
OSP at Apres Ski Way	\$7,144,800	59.47%	25	25.51%	\$285,792	\$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	\$821,400	6.84%	10	10.20%	\$82,140	\$62,750
Steamboat Villas Fractiona;	\$68,700	0.57%	2	2.04%	\$34,350	DNA
Suites at Steamboat Interval	\$2,000	0.02%	3	3.06%	\$667	\$500
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	\$3,454,100	28.75%	51	52.04%	\$67,727	\$47,000
West Fractional	\$0	0.00%	0	0.00%	\$0	\$0
TOTAL	\$12,015,100	100.00%	98	100.00%	\$122,603	\$62,750

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June 2012 Residential Improved Units - Price Point Summary

	# Transactions	% of Transactions	Gross Volume	% of Gross Volume
<=200,000	16	21%	\$ 2,092,400	4%
200,001 to 300,000	9	12%	\$ 2,286,000	5%
300,001 to 500,000	34	44%	\$ 13,530,800	28%
500,001 to 600,000	6	8%	\$ 3,380,400	7%
600,001 to 700,000	4	5%	\$ 2,603,600	5%
700,001 to 800,000	1	1%	\$ 750,000	2%
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	5%	\$ 5,060,000	11%
1,500,001 to 2,000,000	2	3%	\$ 3,869,000	8%
2,000,001 to 2,500,000	0	0%	\$ -	0%
2,500,001 to 3,000,000	0	0%	\$ -	0%
over \$ 3 Million	1	1%	\$ 14,000,000	29%
Total:	77	100%	\$ 47,572,200	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	87	29%	\$ 9,072,200	6%
200,001 to 300,000	58	19%	\$ 14,753,000	10%
300,001 to 500,000	81	27%	\$ 31,738,100	21%
500,001 to 600,000	19	6%	\$ 10,569,800	7%
600,001 to 700,000	9	3%	\$ 5,853,100	4%
700,001 to 800,000	8	3%	\$ 6,149,000	4%
800,001 to 900,000	6	2%	\$ 5,128,000	3%
900,001 to 1,000,000	5	2%	\$ 4,697,500	3%
1,000,001 to 1,500,000	13	4%	\$ 16,294,500	11%
1,500,001 to 2,000,000	6	2%	\$ 10,906,500	7%
2,000,001 to 2,500,000	3	1%	\$ 6,650,000	4%
2,500,001 to 3,000,000	2	1%	\$ 5,310,000	3%
over \$ 3 Million	4	1%	\$ 25,375,000	17%
Total:	301	100%	\$ 152,496,700	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%



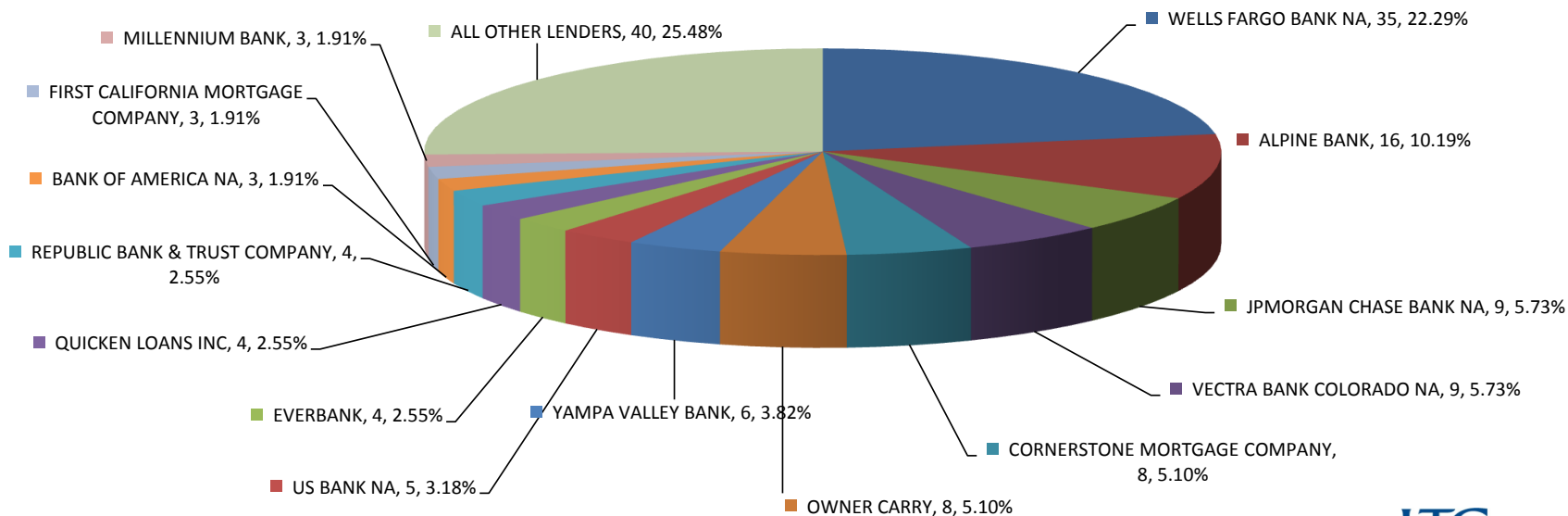
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MARKET ANALYSIS

Routt County: Top 75% Lenders for June 2012

Total Number of Loans Recorded in June 2012: 157 Loans



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LENDER	NUMBER LOANS	PERCENTAGE TOTAL	
WELLS FARGO BANK NA	35	22.29%	Top 75% Lenders for June 2012 Routt County
ALPINE BANK	16	10.19%	
JPMORGAN CHASE BANK NA	9	5.73%	
VECTRA BANK COLORADO NA	9	5.73%	
CORNERSTONE MORTGAGE COMPANY	8	5.10%	
OWNER CARRY	8	5.10%	
YAMPA VALLEY BANK	6	3.82%	
US BANK NA	5	3.18%	
EVERBANK	4	2.55%	
QUICKEN LOANS INC	4	2.55%	
REPUBLIC BANK & TRUST COMPANY	4	2.55%	
BANK OF AMERICA NA	3	1.91%	
FIRST CALIFORNIA MORTGAGE COMPANY	3	1.91%	
MILLENNIUM BANK	3	1.91%	
ALL OTHER LENDERS	40	25.48%	
ALLY BANK CORP	2	1.27%	
BANK OF THE WEST	2	1.27%	
FIFTH THIRD MORTGAGE COMPANY	2	1.27%	
FIRSTBANK	2	1.27%	
GUILD MORTGAGE COMPANY	2	1.27%	
INTERBANK MORTGAGE COMPANY	2	1.27%	
MOUNTAIN VALLEY BANK	2	1.27%	
ADVANCIAL FEDERAL CREDIT UNION	1	0.64%	
BANK OF COLORADO	1	0.64%	
CALIBER FUNDING LLC	1	0.64%	
COLONIAL NATIONAL MORTGAGE	1	0.64%	
COMERICA BANK	1	0.64%	
CROCKETT NATIONAL BANK	1	0.64%	
CROSSLINE CAPITAL INC	1	0.64%	
DIGITAL FEDERAL CREDIT UNION	1	0.64%	
FIDELITY BANK	1	0.64%	
FIRST NATIONAL BANK OF THE ROCKIES	1	0.64%	
HIGHLANDS RESIDENTIAL MORTGAGE LTD	1	0.64%	
JONAH BANK OF WYOMING	1	0.64%	
KING OCEAN SERVICES LIMITED CAYMAN ISLANDS INCORPO	1	0.64%	
MORTGAGE INVESTORS CORPORATION	1	0.64%	
NATIONSTAR MORTGAGE LLC	1	0.64%	
NATIONWIDE BANK	1	0.64%	
NYCB MORTGAGE COMPANY LLC	1	0.64%	
PLATTE RIVER MORTGAGE & INVESTMENTS INC.	1	0.64%	
PUBLIC SERVICE CU	1	0.64%	
S&T BANK	1	0.64%	
SECRETARY OF HOUSING AND URBAN DEVELOPMENT	1	0.64%	
SUNTRUST MORTGAGE INC	1	0.64%	
UNITED COMMUNITY MORTGAGE CORPORATION	1	0.64%	
UNIVERSAL LENDING CORPORATION	1	0.64%	
WALCOTT TRUST AND SAVINGS BANK	1	0.64%	
WASHINGTON COUNTY BANK	1	0.64%	
TOTAL LOANS FOR JUNE 2012:	157	100.00%	