

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

#### **Routt County, Colorado** OCTOBER 2012

	Dollar Volume	Dollar Volume	Actual	Dollar Volume	Actual	Dollar Volume	Actual	Dollar Volume	Actual	Dollar Volume	Actual	Dollar Volume	Actual	Dollar Volume	Actual
Month	2005	2006	%	2007	%	2008	%	2009	%	2010	%	2011	%	2012	%
			Change		Change		Change		Change		Change		Change		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%	\$33,443,700	5.74%
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%	\$43,473,200	-6.55%
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%	\$25,825,950	-26.87%
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%	\$43,470,100	37.39%
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:	\$753,876,900	\$884,629,463	17.34%	\$1,389,817,700	57.11%	\$647,000,900	-53.45%	\$266,584,700	-58.80%	\$430,562,500	61.51%	\$362,827,800	-15.73%	\$377,806,750	4.13%
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%	\$377,806,750	-16.15%

#### Month by Month Comparison by Number of Transactions

	Unit Count	Unit Count	Actual												
Month	2005	2006	%	2007	%	2008	%	2009	%	2010	%	2011	%	2012	%
			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	26.58%
August	393	340	-13.49%	270	-20.59%	70	-74.07%	72	2.86%	271	276.39%	134	-50.55%	138	2.99%
September	372	274	-26.34%	189	-31.02%	64	-66.14%	86	34.38%	212	146.51%	140	-33.96%	84	-40.00%
October	371	266	-28.30%	196	-26.32%	68	-65.31%	125	83.82%	176	40.80%	99	-43.75%	119	20.20%
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:	2685	3021	12.51%	2255	-25.36%	960	-57.43%	776	-19.17%	1645	111.98%	1138	-30.82%	953	-16.26%
TOTAL	3241	3477	7.28%	2555	-26.52%	1077	-57.85%	1063	-1.30%	1817	70.93%	1398	-23.06%	953	-31.83%

This data is reported from the Clerk & Recorders 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.





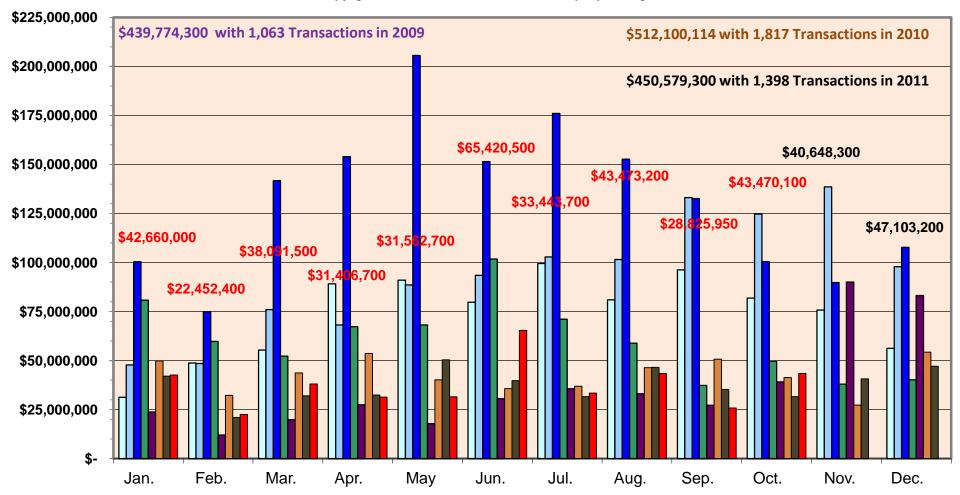


Compliments of:
Land Title
Steamboat
Springs
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970-870-2822

**Routt County Gross Sales Volume Comparison: 2005 through 2012** 

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# **MARKET SNAPSHOT**

# **Market Snapshot by Area & Property Type Comparison**

Routt County, Colorado
Full Year 2011 vs. Year-to-date 2012

Area	Average Price Single Family 2011	Average Price Single Family 2012	% Change vs. Prior Year	Average Price Multi- Family 2011	Average Price Multi-Family 2012	% Change vs. Prior Year	Average Price Residential Land 2011	Average Price Residential Land 2012	% Change vs. Prior Year
Fish Creek	\$980,385	\$903,364	-8%	\$323,350	\$262,358	-19%	\$489,880	\$417,300	-15%
Hayden & Surrounding Area	\$267,373	\$210,874	-21%	\$97,500	\$72,800	-25%	\$794,722	\$608,413	-23%
Oak Creek, Phippsburg	\$233,858	\$761,672	226%	\$120,850	\$136,000	13%	\$2,274,814	\$394,417	-83%
North Routt County	\$479,183	\$353,005	-26%	\$152,500	\$99,000	-35%	\$190,708	\$238,386	25%
South Routt County	\$1,295,554	\$787,264	-39%	\$66,167	\$130,425	97%	\$240,000	\$780,638	225%
Stagecoach	\$307,152	\$311,223	1%	\$73,333	\$62,559	-15%	\$33,919	\$25,125	-26%
Steamboat - Downtown Area	\$510,200	\$554,833	9%	\$552,810	\$425,619	-23%	\$194,000	\$227,250	17%
Steamboat - Mountain Area	\$1,081,770	\$839,274	-22%	\$452,359	\$433,180	-4%	\$495,283	\$553,113	12%
Strawberry Park, Elk River	\$835,176	\$1,041,494	25%	\$0	\$0	0%	\$1,161,200	\$1,262,750	9%
Catamount	\$2,450,000	\$2,006,000	-18%	\$0	\$0	0%	\$810,000	\$800,000	-1%
West Steamboat	\$431,292	\$333,474	-23%	\$0	\$289,000	0%	\$113,475	\$79,140	-30%
Gross Live Average:	\$631,224	\$624,481	-1%	\$420,578	\$392,540	-7%	\$522,382	\$424,729	-19%

Please note: The above figures are an unofficial tabulation of Summit County records that are believed to be reasonably accurate. Sales belived to be inaccurate indicators of the market have been eliminated.

Full Interest, Fee Simple, Arms-Length transactions only, are shown in the Market Snapshot Report.

Area	Median Price Single Family 2011	Median Price Single Family 2012	% Change vs. Prior Year	Median Price Multi-Family 2011	Median Price Multi-Family 2012	% Change vs. Prior Year	Median Price Residential Land 2011	Median Price Residential Land 2012	% Change vs. Prior Year
Fish Creek	\$726,500	\$830,000	14%	\$284,000	\$310,000	9%	\$575,000	\$329,000	-43%
Hayden & Surrounding Area	\$208,500	\$220,000	6%	dna	\$74,900	n/a	\$160,000	\$100,000	-38%
Oak Creek, Phippsburg	\$130,000	\$131,400	1%	\$117,500	dna	0%	\$694,800	\$247,500	-64%
North Routt County	\$457,500	\$295,000	-36%	dna	dna	0%	\$139,900	\$225,000	61%
South Routt County	\$722,500	\$631,350	-13%	\$67,500	\$130,000	93%	\$200,000	\$169,000	-16%
Stagecoach	\$225,000	\$279,000	24%	\$70,000	\$59,900	-14%	\$10,000	\$16,750	68%
Steamboat - Downtown Area	\$498,000	\$507,500	2%	\$532,500	\$409,950	-23%	\$160,000	\$235,000	47%
Steamboat - Mountain Area	\$950,000	\$578,600	-39%	\$259,500	\$310,000	19%	\$389,500	\$367,000	-6%
Strawberry Park, Elk River	\$550,000	\$665,000	21%	\$0	\$0	0%	\$1,052,300	\$1,150,000	9%
Catamount	dna	\$1,774,500	n/a	\$0	\$0	0%	dna	dna	n/a
West Steamboat	\$345,000	\$315,000	-9%	\$0	\$250,000	n/a	\$98,500	\$89,900	-9%
Gross Live Median:	\$405,000	\$419,000	3%	\$250,000	\$297,500	19%	\$152,500	\$170,000	11%

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

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## Routt County, Colorado OCTOBER 2012

There were 15 Bank Sales in October 2012, totalling \$4,839,800 in Gross Volume, or an Average Price of \$322,653 per Unit.

This accounts for 11.13% of the Overall Gross Volume. This accounts for 12.61% of the Overall Transactions.

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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	\$3,529,900	8.12%	5	4.20%	\$705,980	\$660,000	\$696,500	\$490,000	\$289.96
Hayden & Surrounding Area	\$1,757,000	4.04%	8	6.72%	\$219,625	\$246,500	\$266,375	\$257,750	\$135.75
Oak Creek, Phippsburg	\$951,500	2.19%	3	2.52%	\$317,167	\$380,000	\$317,167	\$380,000	\$132.64
North Routt County	\$806,000	1.85%	2	1.68%	\$403,000	DNA	\$403,000	DNA	\$159.04
South Routt County	\$320,000	0.74%	2	1.68%	\$160,000	DNA	\$0	DNA	\$0.00
Stagecoach	\$775,500	1.78%	6	5.04%	\$129,250	\$84,750	\$156,000	\$162,000	\$93.69
Steamboat - Downtown Area	\$5,933,200	13.65%	12	10.08%	\$494,433	\$435,000	\$495,457	\$465,000	\$271.77
Steamboat - Mountain Area	\$23,092,400	53.12%	45	37.82%	\$513,164	\$385,000	\$513,164	\$385,000	\$256.57
Strawberry Park, Elk River	\$2,150,000	4.95%	3	2.52%	\$716,667	\$475,000	\$716,667	\$475,000	\$390.00
Catamount	\$0	0.00%	0	0.00%	\$0	\$0	\$0	\$0	\$0.00
West Steamboat	\$2,117,100	4.87%	8	6.72%	\$264,638	\$211,000	\$361,600	\$437,000	\$232.94
Quit Claim Deeds	\$7,500	0.02%	1	0.84%	\$7,500	DNA	\$0	\$0	\$0.00
Timeshare & Interval Unit Sales	\$2,030,000	4.67%	24	20.17%	\$84,583	\$66,050	\$0	\$0	\$0.00
TOTAL	\$43,470,100	100.00%	119	100.00%	\$440,772	\$325,000	\$477,294	\$380,000	\$241.25

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 YEAR-TO-DATE 2012: through October 31st, 2012

There were 153 Bank Sales Year-to-Date 2012, totalling \$43,462,500 in Gross Volume, or an Average Price of \$284,069 per Unit.

This accounts for 11.55% of the Overall Gross Volume. This accounts for 16.05% 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	\$17,043,300	4.51%	36	3.78%	\$473,425	\$333,750	\$497,393	\$346,400	\$211.89
Hayden & Surrounding Area	\$16,022,000	4.24%	55	5.77%	\$291,309	\$111,500	\$197,067	\$187,000	\$118.59
Oak Creek, Phippsburg	\$29,774,000	7.88%	48	5.04%	\$620,292	\$139,000	\$742,712	\$131,400	\$220.03
North Routt County	\$11,443,050	3.03%	39	4.09%	\$293,412	\$225,000	\$340,910	\$290,000	\$166.37
South Routt County	\$35,438,500	9.38%	27	2.83%	\$1,312,537	\$450,000	\$641,300	\$467,500	\$225.58
Stagecoach	\$5,542,800	1.47%	45	4.72%	\$123,173	\$62,000	\$170,313	\$100,000	\$82.37
Steamboat - Downtown Area	\$40,402,500	10.69%	82	8.60%	\$492,713	\$406,250	\$515,075	\$466,500	\$279.05
Steamboat - Mountain Area	\$153,708,100	40.68%	313	32.84%	\$491,080	\$355,000	\$481,524	\$354,500	\$268.65
Strawberry Park, Elk River	\$22,756,400	6.02%	21	2.20%	\$1,083,638	\$665,000	\$1,041,494	\$665,000	\$300.07
Catamount	\$8,824,000	2.34%	5	0.52%	\$1,764,800	\$1,550,000	\$2,006,000	\$1,774,500	\$417.00
West Steamboat	\$14,388,800	3.81%	48	5.04%	\$299,767	\$251,500	\$326,885	\$296,000	\$189.48
Quit Claim Deeds	\$1,051,100	0.28%	20	2.10%	\$52,555	\$8,750	\$0	\$0	\$0.00
Timeshare & Interval Unit Sales	\$21,412,200	5.67%	214	22.46%	\$100,057	\$53,100	\$0	\$0	\$0.00
TOTAL	\$377,806,750	100.00%	953	100.00%	\$494,219	\$310,000	\$489,321	\$329,750	\$238.45

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 October 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	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	\$310,000	15.27%	1	4.17%	\$310,000	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	\$0	0.00%	0	0.00%	\$0	\$0
Steamboat Villas Fractional	\$0	0.00%	0	0.00%	\$0	\$0
Suites at Steamboat Interval	\$500	0.02%	1	4.17%	\$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	\$1,719,500	84.70%	22	91.67%	\$78,159	\$66,050
West Fractional	\$0	0.00%	0	0.00%	\$0	\$0
TOTAL	\$2,030,000	100.00%	24	100.00%	\$ 84,583	\$66,050

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Interval/Fractional Unit Sales Breakdown

**Routt County, Colorado** 

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



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Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price
Christie Club Fractional	\$539,000	2.52%	5	2.34%	\$107,800	\$125,000
Golden Triangle Fractional	\$0	0.00%	0	0.00%	\$0	\$0
Hilltop Resort Interval	\$6,100	0.03%	2	0.93%	\$3,050	DNA
The Porches: Mores Corner TH Fractional	\$0	0.00%	0	0.00%	\$0	\$0
North Star Interval	\$4,000	0.02%	1	0.47%	\$4,000	DNA
Mountaineer @ Steamboat	\$200,000	0.93%	1	0.47%	\$200,000	DNA
OSP at Apres Ski Way	\$9,379,800	43.81%	33	15.42%	\$284,236	\$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	\$28,500	0.13%	2	0.93%	\$14,250	DNA
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	\$1,944,400	9.08%	21	9.81%	\$92,590	\$63,000
Steamboat Villas Fractiona;	\$168,400	0.79%	6	2.80%	\$28,067	\$24,900
Suites at Steamboat Interval	\$2,500	0.01%	4	1.87%	\$625	\$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	\$9,139,500	42.68%	139	64.95%	\$65,752	\$42,400
West Fractional	\$0	0.00%	0	0.00%	\$0	\$0
TOTAL	\$21,412,200	100.00%	214	100.00%	\$100,057	\$53,100

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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#### October 2012 Residential Improved Units - Price Point Summary

	# Transactions	% of Transactions	G	ross Volume	% of Gross Volume
<=200,000	14	18%	\$	1,487,900	4%
200,001 to 300,000	13	17%	\$	3,388,500	9%
300,001 to 500,000	27	35%	\$	10,599,500	29%
500,001 to 600,000	4	5%	\$	2,265,000	6%
600,001 to 700,000	5	6%	\$	3,291,800	9%
700,001 to 800,000	5	6%	\$	3,709,000	10%
800,001 to 900,000	2	3%	\$	1,691,900	5%
900,001 to 1,000,000	3	4%	\$	2,754,000	7%
1,000,001 to 1,500,000	2	3%	\$	2,325,000	6%
1,500,001 to 2,000,000	1	1%	\$	1,739,000	5%
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%	\$	3,500,000	10%
Total:	77	100%	\$	36,751,600	100%

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## **LT**Green

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

	# Transactions	% of Transactions	(	Gross Volume	% of Gross Volume
<=200,000	143	26%	\$	15,542,100	6%
200,001 to 300,000	105	19%	\$	26,694,300	10%
300,001 to 500,000	153	28%	\$	59,827,800	22%
500,001 to 600,000	37	7%	\$	20,830,200	8%
600,001 to 700,000	25	4%	\$	16,128,200	6%
700,001 to 800,000	20	4%	\$	15,163,000	6%
800,001 to 900,000	14	3%	\$	11,915,700	4%
900,001 to 1,000,000	14	3%	\$	13,286,700	5%
1,000,001 to 1,500,000	21	4%	\$	25,734,100	9%
1,500,001 to 2,000,000	12	2%	\$	21,495,500	8%
2,000,001 to 2,500,000	5	1%	\$	11,260,000	4%
2,500,001 to 3,000,000	2	0%	\$	5,310,000	2%
over \$ 3 Million	5	1%	\$	28,875,000	11%
Total:	556	100%	\$	272,062,600	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%

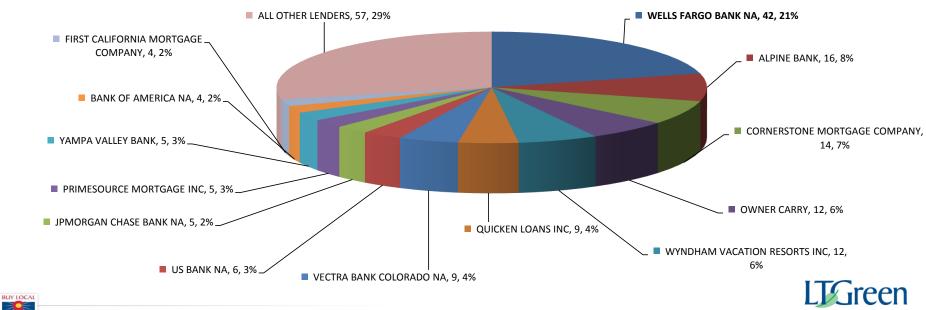




Compliments of: Land Title Steamboat Springs Stan Urban 970-870-2822 surban@ltgc.com

## **Routt County: Top 72% Lenders for October 2012**

Total Number of Loans Recorded in October 2012: 200 Loans



Owned and operated by Colorado families since 1967

Land Title

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LENDER	NUMBER LOANS	PERCENTAGE TOTAL	
WELLS FARGO BANK NA	42	21.00%	Top 72% Lenders for October 2012
ALPINE BANK	16	8.00%	Routt County
CORNERSTONE MORTGAGE COMPANY	14	7.00%	-
OWNER CARRY	12	6.00%	
WYNDHAM VACATION RESORTS INC	12	6.00%	
QUICKEN LOANS INC	9	4.50%	
VECTRA BANK COLORADO NA	9	4.50%	
US BANK NA	6	3.00%	
JPMORGAN CHASE BANK NA	5	2.50%	
PRIMESOURCE MORTGAGE INC	5	2.50%	
YAMPA VALLEY BANK	5	2.50%	
BANK OF AMERICA NA	4	2.00%	
FIRST CALIFORNIA MORTGAGE COMPANY	4	2.00%	
ALL OTHER LENDERS	. 57	28.50%	
BANK OF THE WEST	3	1.50%	
ALLIANT CREDIT UNION	2	1.00%	
BANK OF COLORADO	2	1.00%	
MOUNTAIN VALLEY BANK	2	1.00%	
NATIONSTAR MORTGAGE LLC	2	1.00%	
STATE FARM BANK FSB	2	1.00%	
ACADEMY MORTGAGE CORPORATION	1	0.50%	
ACCESS BANK	1	0.50%	
ALLY BANK CORP	1	0.50%	<u> </u>
AMERICAN AGCREDIT FLCA	1	0.50%	
AMERICAN INTERNET MORTGAGE INC	1	0.50%	<u> </u>
ANB BANK	1	0.50%	