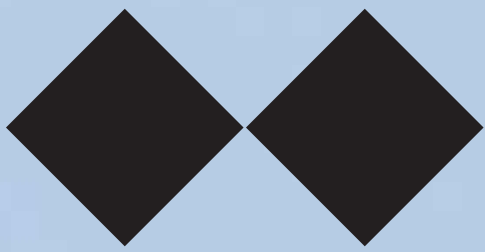


top producing 2008 loan officers

CHFA congratulates our top producing 2008 loan officers:



double black diamond criteria: 40+ loans purchased in 2008

Pam Gonzalez *VectraBank Colorado* - 60
Sandy Levy *Universal Lending Corporation* - 60
Donni Feldman *Peoples Mortgage* - 46
Cindy Howeth *Universal Lending Corporation* - 46



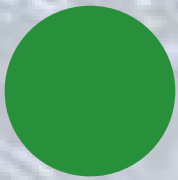
black diamond criteria: 30-39 loans purchased in 2008

Diane Cunningham *Cherry Creek Mortgage Company* - 39
Sara Huntzicker *Countrywide Bank, FSB* - 38
Debbie Allenbaugh *Universal Lending Corporation* - 37
Laurie Butler *Canon National Bank* - 30
Scott Wynn *Universal Lending Corporation* - 30



blue square criteria: 20-29 loans purchased in 2008

Mark Afman *Universal Lending Corporation* - 27
Matthew Ackerman *Universal Lending* - 24
Rosella Manning *First National Bank of Colorado* - 23
Jeanie Peck *Unifirst Mortgage Corporation* - 23
Kathy Varra *Countrywide Bank, FSB* - 23
Anna Walisky *First National Bank of Las Animas* - 22
Laurinda Conrad *Unifirst Mortgage Corporation* - 21
Sharon Campbell *Universal Lending Corporation* - 21
Angell Fuchs *Universal Lending Corporation* - 21
Pam Childs *CB&T Mortgage, LLC* - 20
Jacy Jackson *Universal Lending Corporation* - 20
Christi Milroy *Cherry Creek Mortgage Company* - 20
Kim Short *Unifirst Mortgage Corporation* - 20



green circle criteria: 10-19 loans purchased in 2008

Christine Jensen <i>Cherry Creek Mortgage Company</i> - 19	Lillian Lucian <i>Peoples Mortgage</i> - 13
Jay Rabideau <i>Unifirst Mortgage Corporation</i> - 19	Walter Roy <i>WR Starkey Mortgage, LLC</i> - 13
Cathy Smotherman <i>Legacy Bank</i> - 19	Jackye Sterling <i>Canon National Bank</i> - 13
Steven Terlau <i>Cherry Creek Mortgage Company</i> - 19	Debbie Valdez <i>Premier Mortgage Services, Inc.</i> - 13
Jim Vogt <i>WR Starkey Mortgage, LLC</i> - 19	Benjamin Dalrymple <i>Air Academy Federal Credit Union</i> - 12
Jennifer Edwards <i>Community Bankshares, Inc.</i> - 18	Elaine Harris <i>VectraBank Colorado</i> - 12
Asa Jenkins <i>WR Starkey Mortgage, LLC</i> - 18	Linda Jackson <i>Wells Fargo Home Mortgage</i> - 12
Marilyn Mottershaw <i>Universal Lending Corporation</i> - 18	Jim Jamsay <i>Countrywide Bank, FSB</i> - 12
Chris Murray <i>Universal Lending Corporation</i> - 18	Evan Jansen <i>Summit Mtg Corp dba Summit Home Mortgage, Inc.</i> - 12
Dave Brookins <i>Canon National Bank</i> - 16	Marcy Langlois <i>Colorado Capital Bank</i> - 12
Elaine Hepner <i>Cherry Creek Mortgage Company</i> - 16	Dan Macleay <i>First National Bank</i> - 12
Richard Phillips <i>CB&T Mortgage, LLC</i> - 16	Linda D. Smyth <i>Countrywide Bank, FSB</i> - 12
Tammy Velasquez <i>Premier Mortgage Services, Inc.</i> - 16	Lou Tornambe <i>WR Starkey Mortgage, LLC</i> - 12
James Vincent <i>Peoples Mortgage</i> - 16	Diane Van Buskirk <i>Countrywide Bank, FSB</i> - 12
Elsa Wohlford <i>Cherry Creek Mortgage Company</i> - 16	Carrie Cook <i>Cherry Creek Mortgage Company</i> - 12
Demi Blacklidge <i>First Community Bank</i> - 15	Jaye Forte <i>Wells Fargo Home Mortgage</i> - 11
Chris Bongirno <i>Colorado State Bank & Trust N.A.</i> - 15	Gina E. Heath <i>Premier Mortgage Services, Inc.</i> - 11
Catherine Eusea <i>National City Mortgage</i> - 15	Debra Rickard <i>Universal Lending Corporation</i> - 11
Tonya Jenkins <i>Home Team Lending</i> - 15	Stephanie Saunders <i>Countrywide Bank, FSB</i> - 11
Sharon Walker <i>Peoples Mortgage</i> - 15	Esther Talamantes-Ontiveros <i>Wells Fargo Home Mortgage</i> - 11
Dick Furbeck <i>First National Bank</i> - 14	Mary Thorne <i>Academy Mortgage Corp. dba AMC Lending</i> - 11
Debbie Havens <i>Universal Lending Corporation</i> - 14	Sue Turner <i>Countrywide Bank, FSB</i> - 11
April Muniz <i>VectraBank Colorado</i> - 14	Brian Denton <i>Countrywide Bank, FSB</i> - 10
Sandra Cordova <i>WR Starkey Mortgage, LLC</i> - 13	Richard Dillman <i>Countrywide Bank, FSB</i> - 10
Rick Hamm <i>Unifirst Mortgage Corporation</i> - 13	Ashley Hickmon <i>Universal Lending Corporation</i> - 10
Kelsey Kennedy <i>Bank of the West</i> - 13	Shanna Keller <i>First National Bank</i> - 10
Sabrina Lee <i>WR Starkey Mortgage, LLC</i> - 13	Mackenzie Kembel <i>Countrywide Bank, FSB</i> - 10
Lisa Lessard <i>Universal Lending Corporation</i> - 13	Dave King <i>WR Starkey Mortgage, LLC</i> - 10
	Glenna Maltby <i>Countrywide Bank, FSB</i> - 10