



*“Brevity and conciseness are the parents of correction.”*

~ Hosea Ballou

In keeping with this month’s theme, I offer for your consideration the following two images. The first, from a 1994 closing; and the second from a file we closed this week. Names have been changed or omitted to protect the guilty.

**20<sup>th</sup> Century**  
Mortgage Corporation

**AGREEMENT TO CORRECT CLERICAL ERRORS**

LOAN # 6029177

The undersigned Seller(s) and Borrower(s) agree to fully cooperate in the correction of clerical errors discovered in the loan closing documentation.

August 11, 1994  
DATE

August 11, 1994  
DATE

Lender: **21<sup>st</sup> Century Mortgage Corporation**

**DOCUMENT CORRECTION AGREEMENT**

**AGREEMENT TO CORRECT MISSTATED OR PROVIDE ADDITIONAL DOCUMENTATION OR FEES:** In consideration of Lender disbursing funds for the closing of the Loan secured by the Property being encumbered, and regardless of the reason for any loss, misplacement, or inaccuracy in any Loan documentation, Borrower(s) agrees as follows: If any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the Loan, upon request of the Lender, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). If the original promissory note is replaced, the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note. All documents Lender requests of Borrower(s) shall be referred to as "Replacement Documents". Borrower(s) agrees to deliver the Replacement Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement. Borrower(s) also agrees that upon request Borrower(s) will supply additional amounts and/or pay to Lender any additional sum previously disclosed to Borrower(s) as a cost or fee associated with the Loan, which for whatever reason was not collected at closing.

**REQUEST BY LENDER:** Any request under this Agreement may be made by the Lender, (including assignees and persons acting on behalf of the Lender) or Settlement Agent, and shall be prima facie evidence of the necessity for the same. A written statement addressed to Borrower(s) at the address indicated in the Loan documentation shall be considered conclusive evidence of the necessity for Replacement Documents.

**FAILURE TO DELIVER REPLACEMENT DOCUMENTS CAN CONSTITUTE DEFAULT:** If the Loan is to be guaranteed by the Department of Veterans Affairs ("VA") or insured by the Federal Housing Administration ("FHA"), Borrower(s) failure or refusal to comply with the terms of the correction request may constitute a default under the note and/or deed of trust, and may give Lender the option of declaring all sums secured by the loan documents immediately due and payable.

**BORROWER LIABILITY:** If Borrower(s) fails or refuses to execute, acknowledge, initial and deliver the Replacement Documents or provide the Additional Documents or Fees to Lender more than ten (10) days after being requested to do so by Lender, and understanding that Lender is relying on these representations, Borrower(s) agree(s) to be liable for any and all loss or damage which Lender reasonably sustains thereby, including, but not limited to all reasonable attorney's fees and costs incurred by Lender.

This agreement shall survive the closing of the Loan, and inure to the benefit of Lender's successors and assigns and be binding upon the heirs, devisees, personal representatives, successors and assigns of Borrower(s).

Feel free to provide your own commentary.

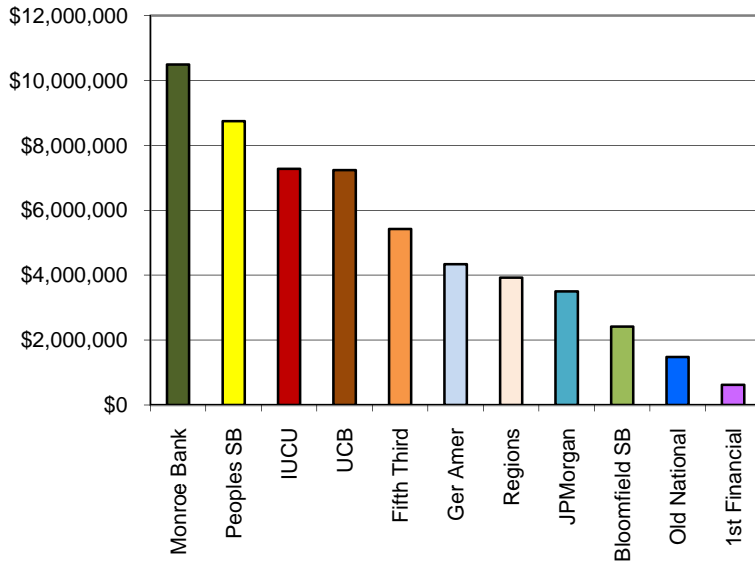
Have a great fall!

~John Bethell



People who care. Service you trust.

**Dollars - August 2010**



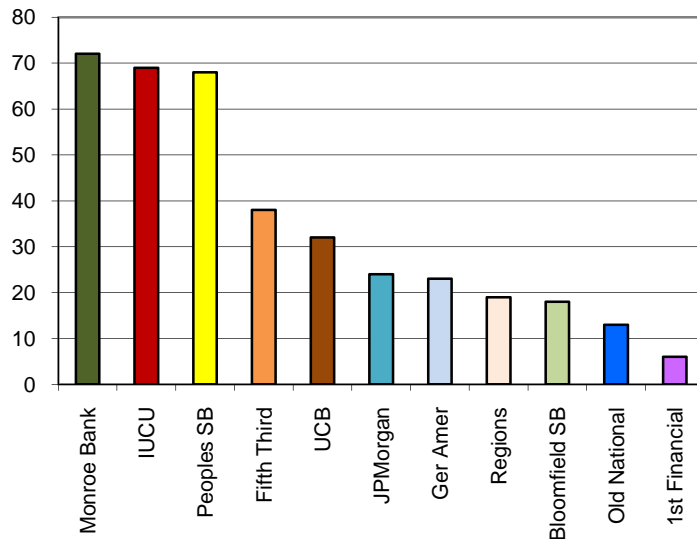
Residential and commercial property mortgages filed in Monroe County during August 2010.

Monroe Bank	10,483,442
Peoples SB	8,747,738
IUCU	7,275,280
UCB	7,238,925
Fifth Third	5,423,562
Ger Amer	4,342,582
Regions	3,929,747
JPMorgan	3,506,282
Bloomfield SB	2,415,350
Old National	1,481,207
1st Financial	619,791

Note- Charts & report do not include re-recordings, modifications, or those recorded without a property description. Fifth Third includes Fifth Third Bank & Fifth Third Mtg, Regions includes Regions Bank & Regions Mtg.

**Transactions - August 2010**

Monroe Bank	72
IUCU	69
Peoples SB	68
Fifth Third	38
UCB	32
JPMorgan	24
Ger Amer	23
Regions	19
Bloomfield SB	18
Old National	13
1st Financial	6



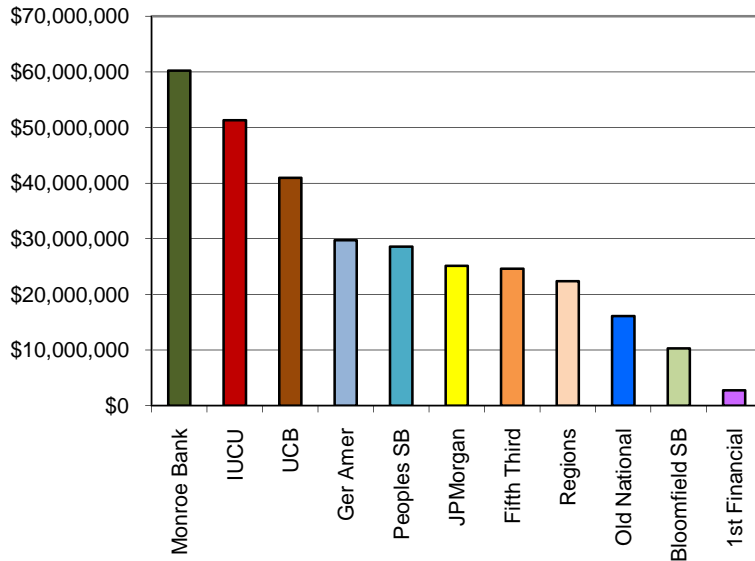
Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of August 2010.

Lender	0 to \$49,999		\$50,000 to \$199,999		\$200,000-\$499,999		\$500,000 & up		Total Docs	%	Total Amount	%
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount				
ALLY BANK	0	0	2	258,068	0	0	0	0	2	0.4	258,068	0.3
BAXTER CREDIT UNION	0	0	1	50,000	0	0	0	0	1	0.2	50,000	0.1
BANK OF AMERICA	0	0	6	716,623	0	0	0	0	6	1.2	716,623	1
BANK OF AMERICA HOME L	0	0	0	0	0	0	0	0	0	0	0	0
BLOOMFIELD STATE BANK	3	90,400	14	1,600,950	0	0	1	724,000	18	3.5	2,415,350	3.3
CRANE FEDERAL CREDIT U	1	23,135	7	636,661	0	0	0	0	8	1.6	659,796	0.9
CITIMORTGAGE	0	0	1	102,400	0	0	0	0	1	0.2	102,400	0.1
FARM CREDIT SERVICES M	0	0	0	0	0	0	0	0	0	0	0	0
FIRST FINANCIAL BANK	1	16,000	5	603,791	0	0	0	0	6	1.2	619,791	0.8
FARMERS AND MECHANICS	0	0	1	150,000	0	0	0	0	1	0.2	150,000	0.2
FIFTH THIRD BANK	1	20,000	0	0	0	0	0	0	1	0.2	20,000	0
FIFTH THIRD MORTGAGE	0	0	28	3,093,650	9	2,309,912	0	0	37	7.3	5,403,562	7.3
GERMAN AMERICAN BANCOR	4	120,800	8	994,500	11	3,227,282	0	0	23	4.5	4,342,582	5.9
HOOSIER HILLS CREDIT U	0	0	0	0	0	0	0	0	0	0	0	0
INDIANA UNIVERSITY CRE	21	489,850	40	4,573,580	8	2,211,850	0	0	69	13.5	7,275,280	9.8
JPMORGAN CHASE BANK	0	0	19	2,169,707	5	1,336,575	0	0	24	4.7	3,506,282	4.7
KEYBANK	0	0	0	0	0	0	0	0	0	0	0	0
MONROE BANK	5	117,270	56	7,022,272	11	3,343,900	0	0	72	14.1	10,483,442	14.2
METLIFE HOME LOANS	0	0	3	402,796	3	1,001,237	0	0	6	1.2	1,404,033	1.9
MORTGAGE MASTERS	0	0	5	729,568	0	0	0	0	5	1	729,568	1
NATIONAL CITY MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
OWEN COMMUNITY BANK	0	0	1	117,200	0	0	0	0	1	0.2	117,200	0.2
OWEN COUNTY STATE BANK	0	0	1	145,399	0	0	0	0	1	0.2	145,399	0.2
OCEAN MIDWEST	0	0	0	0	0	0	0	0	0	0	0	0
OLD NATIONAL BANK	2	30,172	9	950,967	2	500,068	0	0	13	2.5	1,481,207	2
PROVIDENT FUNDING ASSO	0	0	1	190,000	0	0	0	0	1	0.2	190,000	0.3
PEOPLES STATE BANK	10	278,110	48	5,482,881	10	2,986,747	0	0	68	13.3	8,747,738	11.8
REGIONS BANK	1	25,000	1	77,000	0	0	0	0	2	0.4	102,000	0.1
REGIONS MORTGAGE	0	0	12	1,586,348	4	1,404,399	1	837,000	17	3.3	3,827,747	5.2
STONE CITY BANK	0	0	0	0	0	0	0	0	0	0	0	0
SUPREME LENDING	0	0	1	127,935	1	203,800	0	0	2	0.4	331,735	0.4
UNITED COMMERCE BANK	0	0	24	3,053,328	6	1,760,000	2	2,425,597	32	6.3	7,238,925	9.8
UNITED STATES OF AMERI	0	0	3	392,786	0	0	0	0	3	0.6	392,786	0.5
UNION SAVINGS BANK	0	0	10	1,001,610	0	0	0	0	10	2	1,001,610	1.4
WELLS FARGO BANK	0	0	10	1,262,185	3	806,113	0	0	13	2.5	2,068,298	2.8
All Others	10	175,500	44	5,946,116	12	3,280,510	1	829,696	67	13.1	10,231,822	13.8
=====												
TOTALS	59	1,386,237	361	43,438,321	85	24,372,393	5	4,816,293	510	100	74,013,244	100



People who care. Service you trust.

**Dollars - Year-to-Date through August 2010**



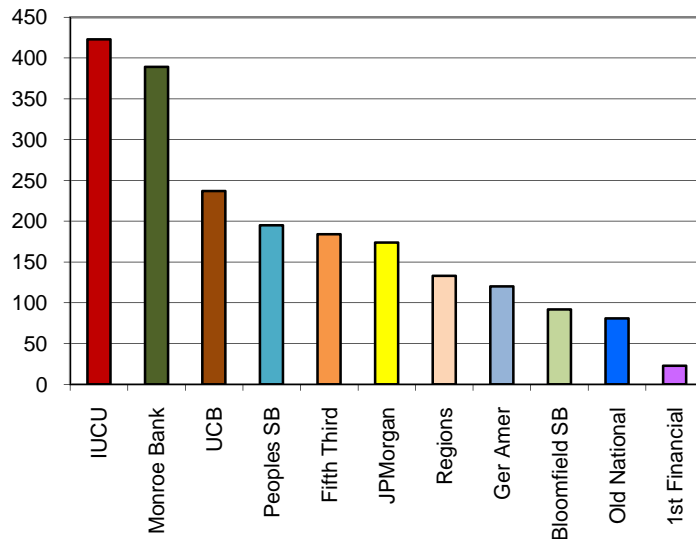
Residential and commercial property mortgages filed in Monroe County during 2010.

Monroe Bank	60,187,190
IUCU	51,317,135
UCB	40,946,037
Ger Amer	29,724,721
Peoples SB	28,579,677
JPMorgan	25,143,648
Fifth Third	24,617,929
Regions	22,391,991
Old National	16,096,954
Bloomfield SB	10,290,789
1st Financial	2,761,036

Note- Charts and report do not include re-recordings, modifications, or those recorded without a legal description. Fifth Third includes Fifth Third Bank & Fifth Third Mtg, Regions includes Regions Bank & Regions Mtg.

**Transactions - Year-to-Date through August 2010**

IUCU	423
Monroe Bank	389
UCB	237
Peoples SB	195
Fifth Third	184
JPMorgan	174
Regions	133
Ger Amer	120
Bloomfield SB	92
Old National	81
1st Financial	23



Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during 2010.

Lender	0 to \$49,999		\$50,000 to \$199,999		\$200,000-\$499,999		\$500,000 & up		Total Docs	%	Total	
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount			Docs	%
ALLY BANK	0	0	10	1,338,987	7	1,808,402	1	535,000	18	0.6	3,682,389	0.7
BAXTER CREDIT UNION	4	149,740	9	1,000,150	7	1,820,075	0	0	20	0.7	2,969,965	0.5
BANK OF AMERICA	0	0	44	5,899,183	15	3,993,107	2	1,610,000	61	2	11,502,290	2.1
BANK OF AMERICA HOME L	0	0	0	0	0	0	0	0	0	0	0	0
BLOOMFIELD STATE BANK	23	601,230	57	5,944,959	10	2,450,600	2	1,294,000	92	3.1	10,290,789	1.9
CRANE FEDERAL CREDIT U	7	136,135	17	1,923,761	0	0	0	0	24	0.8	2,059,896	0.4
CITIMORTGAGE	1	26,800	5	480,331	3	815,000	0	0	9	0.3	1,322,131	0.2
FARM CREDIT SERVICES M	1	40,460	4	539,000	7	2,496,917	0	0	12	0.4	3,076,377	0.6
FIRST FINANCIAL BANK	6	169,421	13	1,604,615	4	987,000	0	0	23	0.8	2,761,036	0.5
FARMERS AND MECHANICS	0	0	15	1,574,500	1	204,000	0	0	16	0.5	1,778,500	0.3
FIFTH THIRD BANK	10	251,787	18	1,758,441	0	0	2	1,000,000	30	1	3,010,228	0.6
FIFTH THIRD MORTGAGE	4	182,235	128	15,486,507	22	5,938,959	0	0	154	5.1	21,607,701	4
GERMAN AMERICAN BANCOR	12	387,800	53	6,336,591	45	13,742,636	10	9,257,694	120	4	29,724,721	5.4
HOOSIER HILLS CREDIT U	4	95,400	3	240,200	1	317,000	0	0	8	0.3	652,600	0.1
INDIANA UNIVERSITY CRE	117	3,082,616	234	26,845,629	69	19,188,890	3	2,200,000	423	14.1	51,317,135	9.4
JPMORGAN CHASE BANK	3	88,878	137	15,577,696	33	8,477,074	1	1,000,000	174	5.8	25,143,648	4.6
KEYBANK	0	0	2	240,357	2	548,870	0	0	4	0.1	789,227	0.1
MONROE BANK	52	1,393,250	260	31,376,994	69	19,454,835	8	7,962,111	389	13	60,187,190	11
METLIFE HOME LOANS	0	0	28	3,359,723	6	1,726,285	0	0	34	1.1	5,086,008	0.9
MORTGAGE MASTERS	0	0	21	2,335,250	1	321,900	0	0	22	0.7	2,657,150	0.5
NATIONAL CITY MORTGAGE	0	0	1	100,000	0	0	0	0	1	0	100,000	0
OWEN COMMUNITY BANK	0	0	7	738,700	0	0	0	0	7	0.2	738,700	0.1
OWEN COUNTY STATE BANK	2	58,016	9	1,407,443	1	255,500	0	0	12	0.4	1,720,959	0.3
OCEAN MIDWEST	0	0	0	0	0	0	0	0	0	0	0	0
OLD NATIONAL BANK	14	291,433	47	4,997,145	16	5,049,831	4	5,758,545	81	2.7	16,096,954	2.9
PROVIDENT FUNDING ASSO	0	0	16	2,072,400	9	2,814,800	0	0	25	0.8	4,887,200	0.9
PEOPLES STATE BANK	36	1,024,179	118	13,903,622	39	11,114,617	2	2,537,259	195	6.5	28,579,677	5.2
REGIONS BANK	5	105,000	12	1,020,149	1	250,000	0	0	18	0.6	1,375,149	0.3
REGIONS MORTGAGE	3	132,000	82	10,530,289	26	7,596,553	4	2,758,000	115	3.8	21,016,842	3.8
STONE CITY BANK	0	0	0	0	0	0	0	0	0	0	0	0
SUPREME LENDING	0	0	19	2,206,767	4	920,224	0	0	23	0.8	3,126,991	0.6
UNITED COMMERCE BANK	26	536,750	150	18,080,106	56	16,694,338	5	5,634,843	237	7.9	40,946,037	7.5
UNITED STATES OF AMERI	1	39,900	12	1,438,369	0	0	0	0	13	0.4	1,478,269	0.3
UNION SAVINGS BANK	0	0	41	4,822,946	6	1,714,100	0	0	47	1.6	6,537,046	1.2
WELLS FARGO BANK	6	177,219	71	8,883,542	16	4,192,264	1	550,500	94	3.1	13,803,525	2.5
All Others	57	976,577	325	40,028,172	91	25,822,664	18	100,036,108	491	16.4	166,863,521	30.5
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
TOTALS	394	9,946,826	1968	234,092,524	567	160,716,441	63	142,134,060	2992	100	546,889,851	100

Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during 2010.

Lender	0 to \$75,000		\$75,001 to \$199,999		\$200,000-\$417,000		\$417,001 & up		Total	%	Total	%
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs		Amount	
ALLY BANK	0	0	10	1,338,987	7	1,808,402	1	535,000	18	0.6	3,682,389	0.7
BAXTER CREDIT UNION	4	149,740	8	950,150	7	1,820,075	0	0	19	0.6	2,919,965	0.5
BANK OF AMERICA	1	59,650	43	5,839,533	14	3,543,107	3	2,060,000	61	2	11,502,290	2.1
BANK OF AMERICA HOME L	0	0	0	0	0	0	0	0	0	0	0	0
BLOOMFIELD STATE BANK	34	1,327,370	46	5,218,819	10	2,450,600	2	1,294,000	92	3.1	10,290,789	1.9
CRANE FEDERAL CREDIT U	9	261,935	15	1,797,961	0	0	0	0	24	0.8	2,059,896	0.4
CITIMORTGAGE	3	142,320	3	364,811	3	815,000	0	0	9	0.3	1,322,131	0.2
FARM CREDIT SERVICES M	2	112,460	3	467,000	4	1,174,320	3	1,322,597	12	0.4	3,076,377	0.6
FIRST FINANCIAL BANK	6	169,421	13	1,604,615	4	987,000	0	0	23	0.8	2,761,036	0.5
FARMERS AND MECHANICS	3	192,000	12	1,382,500	1	204,000	0	0	16	0.5	1,778,500	0.3
FIFTH THIRD BANK	17	698,787	11	1,311,441	0	0	2	1,000,000	30	1	3,010,228	0.6
FIFTH THIRD MORTGAGE	15	902,718	117	14,766,024	22	5,938,959	0	0	154	5.1	21,607,701	4
GERMAN AMERICAN BANCOR	20	893,740	45	5,830,651	43	12,823,042	12	10,177,288	120	4	29,724,721	5.4
HOOSIER HILLS CREDIT U	5	145,400	2	190,200	1	317,000	0	0	8	0.3	652,600	0.1
INDIANA UNIVERSITY CRE	160	5,801,146	191	24,127,099	69	19,188,890	3	2,200,000	423	14.1	51,317,135	9.4
JPMORGAN CHASE BANK	22	1,245,356	118	14,421,218	33	8,477,074	1	1,000,000	174	5.8	25,143,648	4.6
KEYBANK	1	68,400	1	171,957	2	548,870	0	0	4	0.1	789,227	0.1
MONROE BANK	96	4,050,936	216	28,719,308	69	19,454,835	8	7,962,111	389	13	60,187,190	11
METLIFE HOME LOANS	1	63,745	27	3,295,978	6	1,726,285	0	0	34	1.1	5,086,008	0.9
MORTGAGE MASTERS	1	60,000	20	2,275,250	1	321,900	0	0	22	0.7	2,657,150	0.5
NATIONAL CITY MORTGAGE	0	0	1	100,000	0	0	0	0	1	0	100,000	0
OWEN COMMUNITY BANK	1	74,000	6	664,700	0	0	0	0	7	0.2	738,700	0.1
OWEN COUNTY STATE BANK	3	118,016	8	1,347,443	1	255,500	0	0	12	0.4	1,720,959	0.3
OCEAN MIDWEST	0	0	0	0	0	0	0	0	0	0	0	0
OLD NATIONAL BANK	29	1,201,145	32	4,087,433	14	4,163,075	6	6,645,301	81	2.7	16,096,954	2.9
PROVIDENT FUNDING ASSO	1	62,000	15	2,010,400	9	2,814,800	0	0	25	0.8	4,887,200	0.9
PEOPLES STATE BANK	59	2,453,572	95	12,474,229	38	10,627,117	3	3,024,759	195	6.5	28,579,677	5.2
REGIONS BANK	11	412,149	6	713,000	1	250,000	0	0	18	0.6	1,375,149	0.3
REGIONS MORTGAGE	6	335,000	79	10,327,289	26	7,596,553	4	2,758,000	115	3.8	21,016,842	3.8
STONE CITY BANK	0	0	0	0	0	0	0	0	0	0	0	0
SUPREME LENDING	2	138,900	17	2,067,867	4	920,224	0	0	23	0.8	3,126,991	0.6
UNITED COMMERCE BANK	49	2,059,530	127	16,557,326	53	15,359,088	8	6,970,093	237	7.9	40,946,037	7.5
UNITED STATES OF AMERI	2	106,483	11	1,371,786	0	0	0	0	13	0.4	1,478,269	0.3
UNION SAVINGS BANK	7	428,310	34	4,394,636	6	1,714,100	0	0	47	1.6	6,537,046	1.2
WELLS FARGO BANK	11	511,434	66	8,549,327	16	4,192,264	1	550,500	94	3.1	13,803,525	2.5
All Others	92	3,254,904	291	37,799,845	90	25,334,164	19	100,524,608	492	16.4	166,913,521	30.5
TOTALS	673	27,500,567	1689	216,538,783	554	154,826,244	76	148,024,257	2992	100	546,889,851	100