



People who care. Service you trust.

“Silent gratitude isn’t much use to anyone.”

~ Gladys Brown

Instead of using this space for ranting again about misguided efforts to regulate and stimulate the housing market, I want to say “Thanks!”

September has been a terrific month for us at John Bethell Title Company, Inc. Record low mortgage interest rates (yet again) are producing robust order counts for the third straight month. This portends a successful fourth quarter for us and for all of you. Being busy is always the preferable alternative!

Our closing team grew in September with the addition of ten year finance industry veteran Liz Bunton as a transaction processor and the return of real estate closer Laura McKinney from maternity leave. We are now fully staffed and well prepared to handle the challenges of the latest refinance mania.

Two weeks ago we announced our acquisition of Best Title Company, LLC and the addition of Dan Stewart and Julie Vonderschmidt to our team. Dan will be our Senior Vice-President and Title Counsel. He will supervise the title department and join me, Tammy Walker and Kara Oltman on our leadership team. Julie will lend her well rounded experience to our client services team. Dan and Julie will be in our office starting Monday October 3rd.

On September 22nd we were honored to be named Business of Year (small business category) by the Greater Bloomington Chamber of Commerce. We always conduct our business in a manner that meets the needs of our clients with the highest degree of professionalism. This recognition by our peers in the Bloomington business community confirms to me that we not only meet that goal, but that our efforts are both noticed and appreciated.

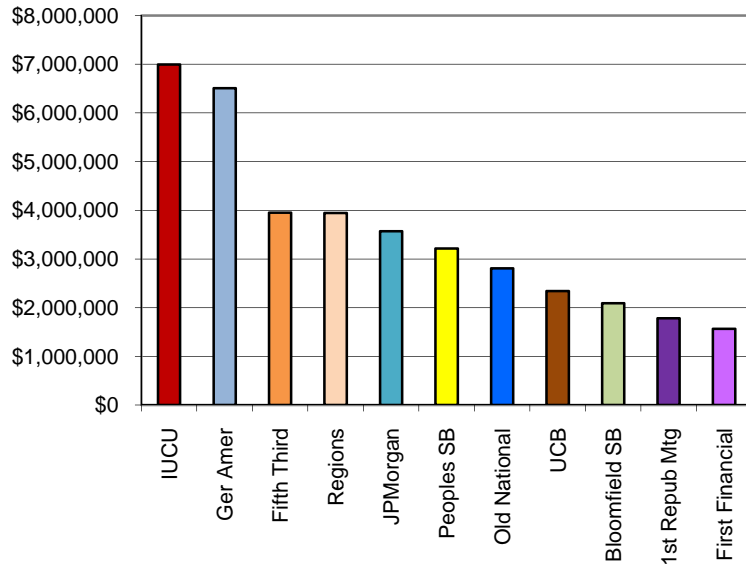
The last three years has been one of the most challenging periods in the history of the real estate and mortgage finance business. **Thank you to all of our clients, associates, business partners and friends** for helping us not only survive these difficult times, but to prosper and grow. We are committed to meeting your changing needs and to providing you with the extraordinary title and closing service that you deserve.

~John Bethell



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Dollars - August 2011



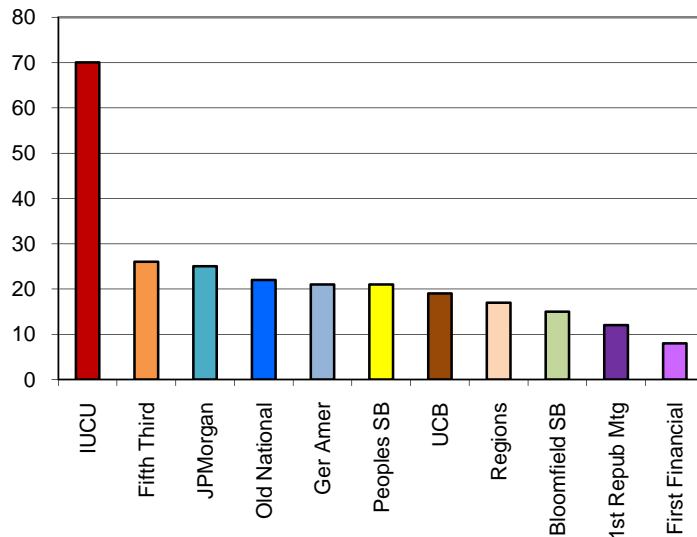
Residential and commercial property mortgages filed in Monroe County during August 2011.

IUCU	6,991,695
Ger Amer	6,508,700
Fifth Third	3,952,539
Regions	3,942,286
JPMorgan	3,572,044
Peoples SB	3,211,690
Old National	2,805,056
UCB	2,343,150
Bloomfield SB	2,094,023
1st Repub Mtg	1,780,980
First Financial	1,563,342

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 2011

IUCU	70
Fifth Third	26
JPMorgan	25
Old National	22
Ger Amer	21
Peoples SB	21
UCB	19
Regions	17
Bloomfield SB	15
1st Repub Mtg	12
First Financial	8





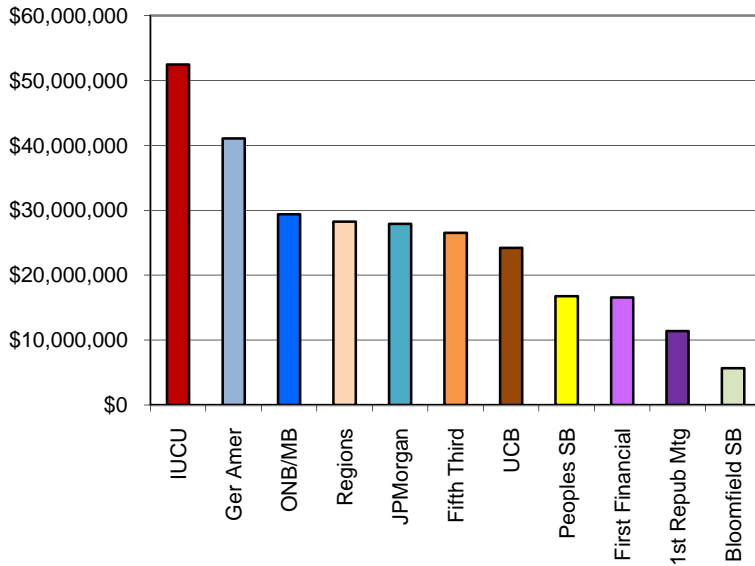
Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during the month of August 2011.

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			Amount	%
ALLY BANK	0	0	3	352,000	2	624,750	0	0	5	1.2	976,750	0.7
ALLIED HOME MORTGAGE	0	0	6	601,832	0	0	0	0	6	1.5	601,832	0.4
BAXTER CREDIT UNION	0	0	0	0	0	0	0	0	0	0	0	0
BANK OF AMERICA	0	0	6	972,519	4	909,188	0	0	10	2.5	1,881,707	1.3
BLOOMFIELD STATE BANK	5	162,000	8	917,096	1	200,000	1	814,927	15	3.7	2,094,023	1.4
CRANE FEDERAL CREDIT U	2	48,200	8	680,737	1	261,000	0	0	11	2.7	989,937	0.7
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT SERVICES M	0	0	0	0	0	0	0	0	0	0	0	0
FIRST FINANCIAL BANK	1	47,300	3	375,542	4	1,140,500	0	0	8	2	1,563,342	1
FARMERS AND MECHANICS	0	0	1	67,000	0	0	0	0	1	0.2	67,000	0
FIRST REPUBLIC MORTGAGE	0	0	8	915,865	4	865,115	0	0	12	3	1,780,980	1.2
FIFTH THIRD BANK	2	40,000	3	298,400	0	0	0	0	5	1.2	338,400	0.2
FIFTH THIRD MORTGAGE	0	0	15	1,810,939	6	1,803,200	0	0	21	5.2	3,614,139	2.4
GERMAN AMERICAN BANCORP	1	21,500	6	622,264	11	3,514,936	3	2,350,000	21	5.2	6,508,700	4.4
GATEWAY MORTGAGE GROUP	0	0	6	645,881	3	887,413	0	0	9	2.2	1,533,294	1
HOOSIER HILLS CREDIT U	0	0	1	143,860	0	0	0	0	1	0.2	143,860	0.1
INDIANA UNIVERSITY CU	18	428,610	45	4,681,035	7	1,882,050	0	0	70	17.2	6,991,695	4.7
JPMORGAN CHASE BANK	1	17,000	18	1,919,081	6	1,635,963	0	0	25	6.2	3,572,044	2.4
MONROE BANK	0	0	0	0	0	0	0	0	0	0	0	0
METLIFE HOME LOANS	0	0	4	571,497	1	205,460	0	0	5	1.2	776,957	0.5
MORTGAGE MASTERS	0	0	2	240,000	0	0	0	0	2	0.5	240,000	0.2
OWEN COMMUNITY BANK	0	0	0	0	0	0	0	0	0	0	0	0
OWEN COUNTY STATE BANK	0	0	2	191,750	2	569,625	0	0	4	1	761,375	0.5
OLD NATIONAL BANK	0	0	18	1,772,756	4	1,032,300	0	0	22	5.4	2,805,056	1.9
PROVIDENT FUNDING ASSOCS	0	0	1	144,000	0	0	0	0	1	0.2	144,000	0.1
PEOPLES STATE BANK	3	65,000	13	1,692,965	5	1,453,725	0	0	21	5.2	3,211,690	2.2
REGIONS BANK	1	28,174	0	0	0	0	1	1,500,000	2	0.5	1,528,174	1
REGIONS MORTGAGE	0	0	13	1,516,712	1	238,900	1	658,500	15	3.7	2,414,112	1.6
UNITED COMMERCE BANK	1	45,000	17	1,881,150	1	417,000	0	0	19	4.7	2,343,150	1.6
UNITED STATES OF AMERICA	0	0	1	90,000	0	0	0	0	1	0.2	90,000	0.1
UNION SAVINGS BANK	0	0	8	963,100	0	0	0	0	8	2	963,100	0.6
WELLS FARGO BANK	0	0	2	199,700	1	252,000	0	0	3	0.7	451,700	0.3
All Others	9	166,693	51	6,349,865	19	5,875,544	4	88,258,500	83	20.4	100,650,602	67.5
TOTALS	44	1,069,477	269	30,617,546	83	23,768,669	10	93,581,927	406	100	149,037,619	100



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Dollars - Year-to-Date through August 2011



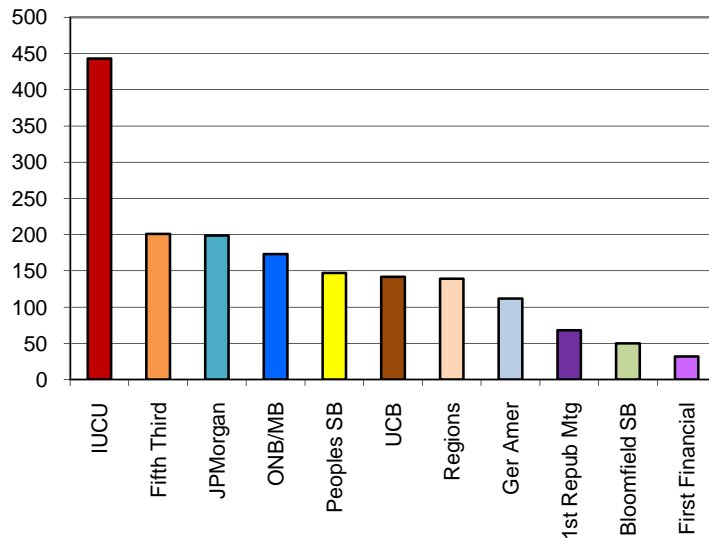
Residential and commercial property mortgages filed in Monroe County during 2011.

IUCU	52,439,373
Ger Amer	41,062,086
ONB/MB	29,364,524
Regions	28,262,736
JPMorgan	27,881,659
Fifth Third	26,500,240
UCB	24,226,763
Peoples SB	16,777,282
First Financial	16,570,718
1st Repub Mtg	11,397,219
Bloomfield SB	5,663,053

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 - Year-to-Date through August 2011

IUCU	443
Fifth Third	201
JPMorgan	199
ONB/MB	173
Peoples SB	147
UCB	142
Regions	139
Ger Amer	112
1st Repub Mtg	68
Bloomfield SB	50
First Financial	32



Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during 2011.

Lender	0 to \$49,999		\$50,000 to \$199,999		\$200,000-\$499,999		\$500,000 & up		Total	%	Total	%
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs		Amount	
ALLY BANK	2	97,000	14	1,630,047	4	1,079,451	0	0	20	0.7	2,806,498	0.5
ALLIED HOME MORTGAGE	0	0	20	2,260,615	5	1,240,216	1	507,620	26	1	4,008,451	0.7
BAXTER CREDIT UNION	2	61,100	7	829,830	3	924,100	0	0	12	0.4	1,815,030	0.3
BANK OF AMERICA	0	0	34	4,632,524	13	3,659,490	0	0	47	1.8	8,292,014	1.4
BLOOMFIELD STATE BANK	16	417,700	29	3,131,320	3	680,000	2	1,434,033	50	1.9	5,663,053	1
CRANE FEDERAL CREDIT U	8	218,200	22	2,052,942	2	491,000	0	0	32	1.2	2,762,142	0.5
CITIMORTGAGE	0	0	7	918,733	3	744,141	0	0	10	0.4	1,662,874	0.3
FARM CREDIT SERVICES M	1	33,749	5	438,713	3	899,969	2	2,169,200	11	0.4	3,541,631	0.6
FIRST FINANCIAL BANK	5	162,500	11	1,477,565	10	2,633,938	6	12,296,715	32	1.2	16,570,718	2.9
FARMERS AND MECHANICS	2	50,000	9	982,500	1	230,000	0	0	12	0.4	1,262,500	0.2
FIRST REPUBLIC MORTGAGE	1	49,500	50	6,061,902	16	4,635,817	1	650,000	68	2.5	11,397,219	2
FIFTH THIRD BANK	16	347,500	22	1,827,002	0	0	0	0	38	1.4	2,174,502	0.4
FIFTH THIRD MORTGAGE	5	190,886	132	16,489,455	25	6,885,397	1	760,000	163	6.1	24,325,738	4.2
GERMAN AMERICAN BANCORP	6	151,300	46	5,434,857	42	14,072,384	18	21,403,545	112	4.2	41,062,086	7.1
GATEWAY MORTGAGE GROUP	1	46,460	21	2,329,776	4	1,182,863	0	0	26	1	3,559,099	0.6
HOOSIER HILLS CREDIT U	2	40,000	5	523,800	1	255,000	0	0	8	0.3	818,800	0.1
INDIANA UNIVERSITY CU	111	2,808,970	258	27,746,917	69	17,815,683	5	4,067,803	443	16.5	52,439,373	9.1
JPMORGAN CHASE BANK	3	104,747	162	16,710,639	32	9,167,273	2	1,899,000	199	7.4	27,881,659	4.8
MONROE BANK	7	120,900	51	5,607,035	12	3,619,417	1	1,921,486	71	2.6	11,268,838	2
METLIFE HOME LOANS	2	39,000	27	3,424,663	8	2,087,550	0	0	37	1.4	5,551,213	1
MORTGAGE MASTERS	0	0	13	1,735,944	6	1,670,597	0	0	19	0.7	3,406,541	0.6
OWEN COMMUNITY BANK	0	0	2	287,500	0	0	0	0	2	0.1	287,500	0
OWEN COUNTY STATE BANK	4	129,500	17	1,700,423	7	2,052,777	1	700,000	29	1.1	4,582,700	0.8
OLD NATIONAL BANK	10	260,790	71	7,170,726	18	5,220,904	3	5,443,266	102	3.8	18,095,686	3.1
PROVIDENT FUNDING ASSOCS	0	0	8	1,118,550	3	790,000	0	0	11	0.4	1,908,550	0.3
PEOPLES STATE BANK	28	674,847	97	10,211,536	22	5,890,899	0	0	147	5.5	16,777,282	2.9
REGIONS BANK	11	291,074	12	1,258,838	5	1,518,005	4	6,093,106	32	1.2	9,161,023	1.6
REGIONS MORTGAGE	3	93,400	75	9,321,488	26	7,433,325	3	2,253,500	107	4	19,101,713	3.3
UNITED COMMERCE BANK	15	394,966	100	11,822,034	22	5,983,301	5	6,026,462	142	5.3	24,226,763	4.2
UNITED STATES OF AMERICA	0	0	5	494,560	0	0	0	0	5	0.2	494,560	0.1
UNION SAVINGS BANK	4	129,000	68	7,543,238	12	3,018,275	0	0	84	3.1	10,690,513	1.9
WELLS FARGO BANK	4	76,883	55	6,628,510	12	2,953,898	0	0	71	2.6	9,659,291	1.7
All Others	47	634,343	320	39,250,954	123	35,593,542	24	152,349,741	514	19.2	227,828,580	39.6
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TOTALS	316	7,624,315	1775	203,055,136	512	144,429,212	79	219,975,477	2682	100	575,084,140	100



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Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of August 2011.

Lender	0 to \$75,000		\$75,001 to \$199,999		\$200,000-\$417,000		\$417,001 & up		Total Docs	%	Total Amount	%	
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount					
ALLY BANK	0	0	3	352,000	2	624,750	0	0	0	5	1.2	976,750	0.7
ALLIED HOME MORTGAGE	1	66,000	5	535,832	0	0	0	0	6	1.5	601,832	0.4	
BAXTER CREDIT UNION	0	0	0	0	0	0	0	0	0	0	0	0	
BANK OF AMERICA	0	0	6	972,519	4	909,188	0	0	10	2.5	1,881,707	1.3	
BLOOMFIELD STATE BANK	7	299,000	6	780,096	1	200,000	1	814,927	15	3.7	2,094,023	1.4	
CRANE FEDERAL CREDIT U	6	322,437	4	406,500	1	261,000	0	0	11	2.7	989,937	0.7	
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0	
FARM CREDIT SERVICES M	0	0	0	0	0	0	0	0	0	0	0	0	
FIRST FINANCIAL BANK	2	118,550	2	304,292	4	1,140,500	0	0	8	2	1,563,342	1	
FARMERS AND MECHANICS	1	67,000	0	0	0	0	0	0	1	0.2	67,000	0	
FIRST REPUBLIC MORTGAG	1	70,760	7	845,105	4	865,115	0	0	12	3	1,780,980	1.2	
FIFTH THIRD BANK	2	40,000	3	298,400	0	0	0	0	5	1.2	338,400	0.2	
FIFTH THIRD MORTGAGE	1	68,000	14	1,742,939	6	1,803,200	0	0	21	5.2	3,614,139	2.4	
GERMAN AMERICAN BANCOR	3	150,764	4	493,000	10	3,030,936	4	2,834,000	21	5.2	6,508,700	4.4	
GATEWAY MORTGAGE GROUP	1	74,400	5	571,481	3	887,413	0	0	9	2.2	1,533,294	1	
HOOSIER HILLS CREDIT U	0	0	1	143,860	0	0	0	0	1	0.2	143,860	0.1	
INDIANA UNIVERSITY CRE	34	1,334,610	29	3,775,035	7	1,882,050	0	0	70	17.2	6,991,695	4.7	
JPMORGAN CHASE BANK	5	286,094	14	1,649,987	5	1,215,963	1	420,000	25	6.2	3,572,044	2.4	
MONROE BANK	0	0	0	0	0	0	0	0	0	0	0	0	
METLIFE HOME LOANS	1	65,025	3	506,472	1	205,460	0	0	5	1.2	776,957	0.5	
MORTGAGE MASTERS	1	60,000	1	180,000	0	0	0	0	2	0.5	240,000	0.2	
OWEN COMMUNITY BANK	0	0	0	0	0	0	0	0	0	0	0	0	
OWEN COUNTY STATE BANK	1	71,000	1	120,750	2	569,625	0	0	4	1	761,375	0.5	
OLD NATIONAL BANK	3	158,900	15	1,613,856	4	1,032,300	0	0	22	5.4	2,805,056	1.9	
PROVIDENT FUNDING ASSO	0	0	1	144,000	0	0	0	0	1	0.2	144,000	0.1	
PEOPLES STATE BANK	5	185,320	11	1,572,645	4	1,003,725	1	450,000	21	5.2	3,211,690	2.2	
REGIONS BANK	1	28,174	0	0	0	0	1	1,500,000	2	0.5	1,528,174	1	
REGIONS MORTGAGE	3	189,100	10	1,327,612	1	238,900	1	658,500	15	3.7	2,414,112	1.6	
UNITED COMMERCE BANK	3	154,000	15	1,772,150	1	417,000	0	0	19	4.7	2,343,150	1.6	
UNITED STATES OF AMERI	0	0	1	90,000	0	0	0	0	1	0.2	90,000	0.1	
UNION SAVINGS BANK	1	67,000	7	896,100	0	0	0	0	8	2	963,100	0.6	
WELLS FARGO BANK	0	0	2	199,700	1	252,000	0	0	3	0.7	451,700	0.3	
All Others	17	655,743	43	5,860,815	19	5,875,544	4	88,258,500	83	20.4	100,650,602	67.5	
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	
TOTALS	100	4,531,877	213	27,155,146	80	22,414,669	13	94,935,927	406	100	149,037,619	100	



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Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during 2011.

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	3	149,250	13	1,577,797	4	1,079,451	0	0	20	0.7	2,806,498	0.5
ALLIED HOME MORTGAGE	4	229,650	16	2,030,965	5	1,240,216	1	507,620	26	1	4,008,451	0.7
BAXTER CREDIT UNION	3	118,100	6	772,830	3	924,100	0	0	12	0.4	1,815,030	0.3
BANK OF AMERICA	0	0	34	4,632,524	13	3,659,490	0	0	47	1.8	8,292,014	1.4
BLOOMFIELD STATE BANK	20	677,200	25	2,871,820	3	680,000	2	1,434,033	50	1.9	5,663,053	1
CRANE FEDERAL CREDIT U	17	814,842	13	1,456,300	2	491,000	0	0	32	1.2	2,762,142	0.5
CITIMORTGAGE	0	0	7	918,733	3	744,141	0	0	10	0.4	1,662,874	0.3
FARM CREDIT SERVICES M	3	149,924	3	322,538	3	899,969	2	2,169,200	11	0.4	3,541,631	0.6
FIRST FINANCIAL BANK	6	233,750	10	1,406,315	10	2,633,938	6	12,296,715	32	1.2	16,570,718	2.9
FARMERS AND MECHANICS	4	184,500	7	848,000	1	230,000	0	0	12	0.4	1,262,500	0.2
FIRST REPUBLIC MORTGAG	4	243,298	47	5,868,104	16	4,635,817	1	650,000	68	2.5	11,397,219	2
FIFTH THIRD BANK	25	941,897	13	1,232,605	0	0	0	0	38	1.4	2,174,502	0.4
FIFTH THIRD MORTGAGE	14	755,949	123	15,924,392	25	6,885,397	1	760,000	163	6.1	24,325,738	4.2
GERMAN AMERICAN BANCOR	12	550,564	40	5,035,593	37	11,813,384	23	23,662,545	112	4.2	41,062,086	7.1
GATEWAY MORTGAGE GROUP	3	175,960	19	2,200,276	4	1,182,863	0	0	26	1	3,559,099	0.6
HOOSIER HILLS CREDIT U	3	109,000	4	454,800	1	255,000	0	0	8	0.3	818,800	0.1
INDIANA UNIVERSITY CRE	180	6,872,925	189	23,682,962	69	17,815,683	5	4,067,803	443	16.5	52,439,373	9.1
JPMORGAN CHASE BANK	43	2,585,040	122	14,230,346	29	7,817,273	5	3,249,000	199	7.4	27,881,659	4.8
MONROE BANK	18	839,100	40	4,888,835	12	3,619,417	1	1,921,486	71	2.6	11,268,838	2
METLIFE HOME LOANS	5	208,465	24	3,255,198	8	2,087,550	0	0	37	1.4	5,551,213	1
MORTGAGE MASTERS	2	118,479	11	1,617,465	6	1,670,597	0	0	19	0.7	3,406,541	0.6
OWEN COMMUNITY BANK	0	0	2	287,500	0	0	0	0	2	0.1	287,500	0
OWEN COUNTY STATE BANK	11	562,420	10	1,267,503	6	1,622,777	2	1,130,000	29	1.1	4,582,700	0.8
OLD NATIONAL BANK	28	1,331,172	53	6,100,344	18	5,220,904	3	5,443,266	102	3.8	18,095,686	3.1
PROVIDENT FUNDING ASSO	0	0	8	1,118,550	3	790,000	0	0	11	0.4	1,908,550	0.3
PEOPLES STATE BANK	60	2,656,970	65	8,229,413	20	4,979,649	2	911,250	147	5.5	16,777,282	2.9
REGIONS BANK	16	583,376	7	966,536	4	1,087,005	5	6,524,106	32	1.2	9,161,023	1.6
REGIONS MORTGAGE	12	714,692	66	8,700,196	26	7,433,325	3	2,253,500	107	4	19,101,713	3.3
UNITED COMMERCE BANK	30	1,307,109	85	10,909,891	22	5,983,301	5	6,026,462	142	5.3	24,226,763	4.2
UNITED STATES OF AMERI	0	0	5	494,560	0	0	0	0	5	0.2	494,560	0.1
UNION SAVINGS BANK	15	814,076	57	6,858,162	12	3,018,275	0	0	84	3.1	10,690,513	1.9
WELLS FARGO BANK	10	455,443	49	6,249,950	12	2,953,898	0	0	71	2.6	9,659,291	1.7
All Others	78	2,553,191	289	37,332,106	118	33,250,216	29	154,693,067	514	19.2	227,828,580	39.6
TOTALS	629	26,936,342	1462	183,743,109	495	136,704,636	96	227,700,053	2682	100	575,084,140	100