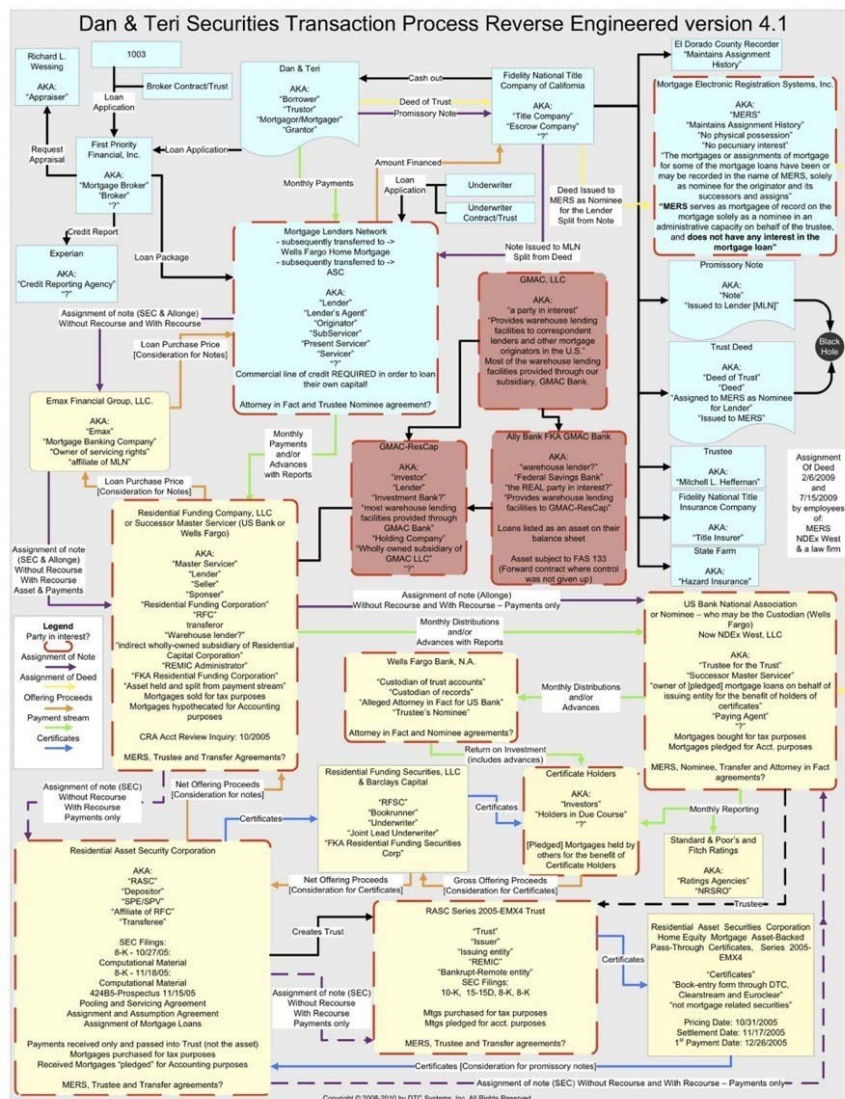


People who care. Service you trust.

I was going to write a piece about how the mortgage origination and securitization business is too complex. And because of the complexity it's quite difficult to provide good customer service. Instead I decided to share this chart from Dan Edstrom of DTC-Systems. [Follow this link to the original post.](#) I'm certain that Dodd – Frank will makes things easier for us all.

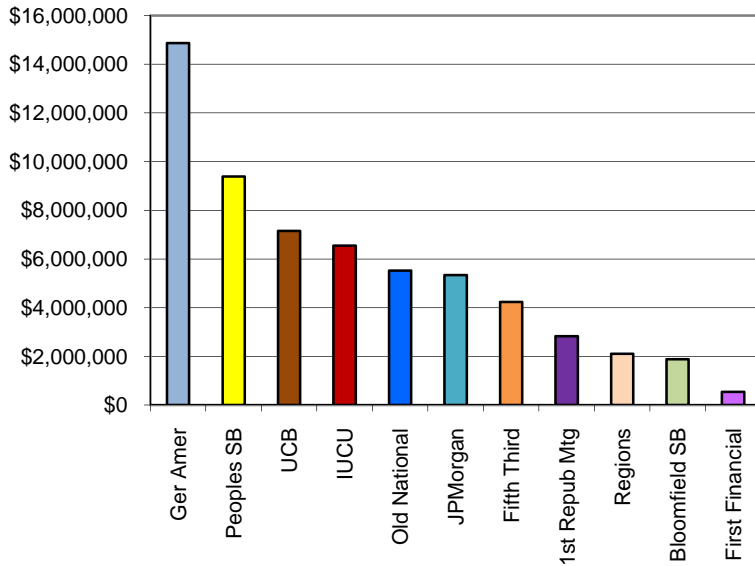


~John Bethell



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Dollars - September 2011



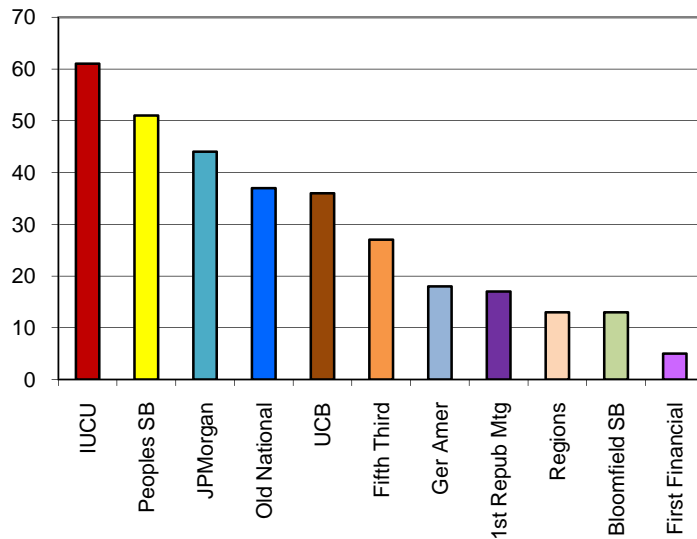
Residential and commercial property mortgages filed in Monroe County during September 2011.

Ger Amer	14,861,214
Peoples SB	9,390,818
UCB	7,153,426
IUCU	6,549,302
Old National	5,520,472
JPMorgan	5,338,022
Fifth Third	4,233,003
1st Repub Mtg	2,828,012
Regions	2,112,348
Bloomfield SB	1,882,123
First Financial	548,000

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 - September 2011

IUCU	61
Peoples SB	51
JPMorgan	44
Old National	37
UCB	36
Fifth Third	27
Ger Amer	18
1st Repub Mtg	17
Regions	13
Bloomfield SB	13
First Financial	5





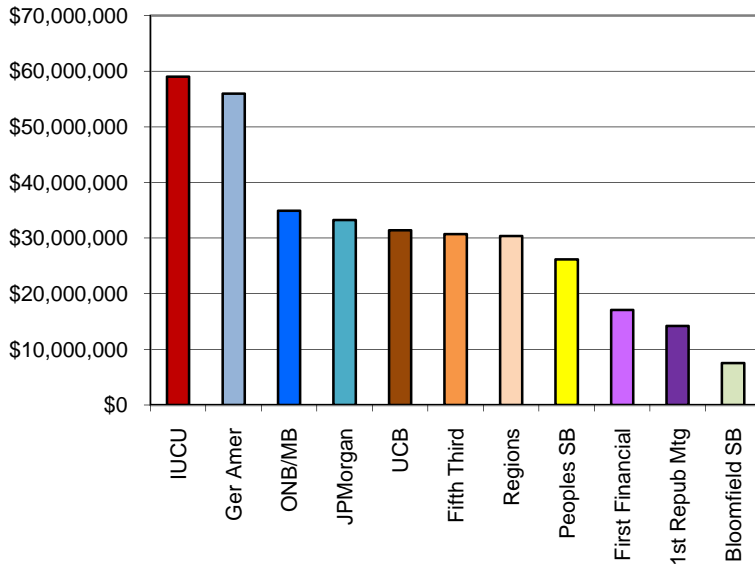
Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of September 2011.

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			Docs	Amount
ALLY BANK	0	0	4	636,965	3	643,936	0	0	7	1.5	1,280,901	1.5
ALLIED HOME MORTGAGE	0	0	5	679,209	1	361,000	0	0	6	1.3	1,040,209	1.2
BAXTER CREDIT UNION	0	0	3	431,250	2	589,500	0	0	5	1.1	1,020,750	1.2
BANK OF AMERICA	0	0	2	148,500	1	242,185	0	0	3	0.7	390,685	0.5
BLOOMFIELD STATE BANK	3	100,403	7	651,620	2	480,100	1	650,000	13	2.8	1,882,123	2.2
CRANE FEDERAL CREDIT U	4	56,000	2	289,500	0	0	0	0	6	1.3	345,500	0.4
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT SERVICES M	0	0	2	235,668	0	0	0	0	2	0.4	235,668	0.3
FIRST FINANCIAL BANK	1	16,800	4	531,200	0	0	0	0	5	1.1	548,000	0.6
FARMERS AND MECHANICS	0	0	4	351,200	3	957,365	0	0	7	1.5	1,308,565	1.5
FIRST REPUBLIC MORTGAG	0	0	12	1,301,012	5	1,527,000	0	0	17	3.7	2,828,012	3.3
FIFTH THIRD BANK	1	30,000	2	159,500	0	0	0	0	3	0.7	189,500	0.2
FIFTH THIRD MORTGAGE	0	0	17	2,157,385	7	1,886,118	0	0	24	5.3	4,043,503	4.7
GERMAN AMERICAN BANCOR	2	25,800	7	983,354	7	2,272,060	2	11,580,000	18	3.9	14,861,214	17.2
GATEWAY MORTGAGE GROUP	0	0	3	373,120	1	216,276	0	0	4	0.9	589,396	0.7
HOOSIER HILLS CREDIT U	0	0	2	202,200	1	200,450	1	1,387,000	4	0.9	1,789,650	2.1
INDIANA UNIVERSITY CRE	14	346,910	41	4,511,357	6	1,691,035	0	0	61	13.3	6,549,302	7.6
JPMORGAN CHASE BANK	2	89,712	37	3,833,069	5	1,415,241	0	0	44	9.6	5,338,022	6.2
MONROE BANK	0	0	0	0	0	0	0	0	0	0	0	0
METLIFE HOME LOANS	0	0	1	53,000	1	294,000	0	0	2	0.4	347,000	0.4
MORTGAGE MASTERS	0	0	4	547,632	0	0	1	1,411,324	5	1.1	1,958,956	2.3
OWEN COMMUNITY BANK	0	0	0	0	0	0	0	0	0	0	0	0
OWEN COUNTY STATE BANK	0	0	0	0	1	200,000	0	0	1	0.2	200,000	0.2
OLD NATIONAL BANK	1	41,275	28	3,408,937	8	2,070,260	0	0	37	8.1	5,520,472	6.4
PROVIDENT FUNDING ASSO	0	0	1	112,300	0	0	0	0	1	0.2	112,300	0.1
PEOPLES STATE BANK	1	7,300	32	4,271,153	17	4,362,365	1	750,000	51	11.2	9,390,818	10.9
REGIONS BANK	1	15,000	3	365,000	1	250,000	0	0	5	1.1	630,000	0.7
REGIONS MORTGAGE	0	0	7	810,348	0	0	1	672,000	8	1.8	1,482,348	1.7
UNITED COMMERCE BANK	2	44,331	24	2,920,309	9	2,738,786	1	1,450,000	36	7.9	7,153,426	8.3
UNITED STATES OF AMERI	1	3,646	2	182,000	0	0	0	0	3	0.7	185,646	0.2
UNION SAVINGS BANK	0	0	5	638,300	1	210,000	0	0	6	1.3	848,300	1
WELLS FARGO BANK	0	0	7	815,895	0	0	0	0	7	1.5	815,895	0.9
All Others	10	158,759	37	4,339,522	17	4,411,217	2	4,740,000	66	14.4	13,649,498	15.8
TOTALS	43	935,936	305	35,940,505	99	27,018,894	10	22,640,324	457	100	86,535,659	100



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Dollars - Year-to-Date through September 2011



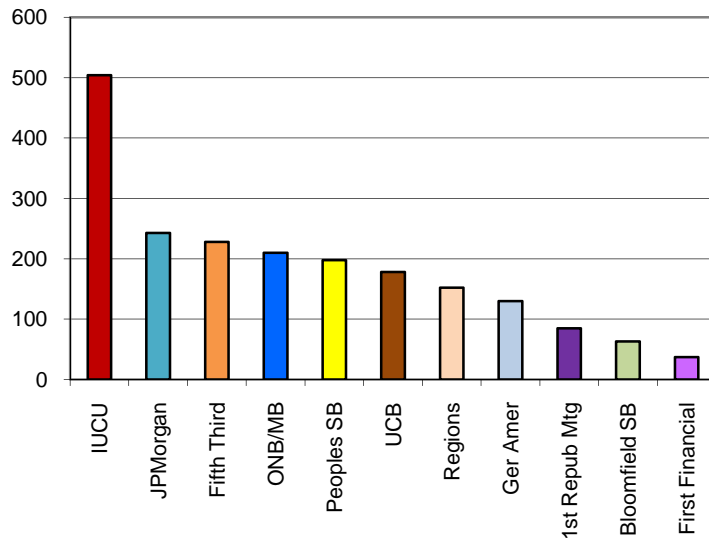
Residential and commercial property mortgages filed in Monroe County during 2011.

IUCU	58,988,675
Ger Amer	55,923,300
ONB/MB	34,884,996
JPMorgan	33,219,681
UCB	31,380,189
Fifth Third	30,733,243
Regions	30,375,084
Peoples SB	26,168,100
First Financial	17,118,718
1st Repub Mtg	14,225,231
Bloomfield SB	7,545,176

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 September 2011

IUCU	504
JPMorgan	243
Fifth Third	228
ONB/MB	210
Peoples SB	198
UCB	178
Regions	152
Ger Amer	130
1st Repub Mtg	85
Bloomfield SB	63
First Financial	37



Mortgage Report covering all mortgages on Monre 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 Docs	%	Total Amount	%
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount				
ALLY BANK	2	97,000	18	2,267,012	7	1,723,387	0	0	27	0.9	4,087,399	0.6
ALLIED HOME MORTGAGE	0	0	25	2,939,824	6	1,601,216	1	507,620	32	1	5,048,660	0.8
BAXTER CREDIT UNION	2	61,100	10	1,261,080	5	1,513,600	0	0	17	0.5	2,835,780	0.4
BANK OF AMERICA	0	0	36	4,781,024	14	3,901,675	0	0	50	1.6	8,682,699	1.3
BLOOMFIELD STATE BANK	19	518,103	36	3,782,940	5	1,160,100	3	2,084,033	63	2	7,545,176	1.1
CRANE FEDERAL CREDIT U	12	274,200	24	2,342,442	2	491,000	0	0	38	1.2	3,107,642	0.5
CITIMORTGAGE	0	0	7	918,733	3	744,141	0	0	10	0.3	1,662,874	0.3
FARM CREDIT SERVICES M	1	33,749	7	674,381	3	899,969	2	2,169,200	13	0.4	3,777,299	0.6
FIRST FINANCIAL BANK	6	179,300	15	2,008,765	10	2,633,938	6	12,296,715	37	1.2	17,118,718	2.6
FARMERS AND MECHANICS	2	50,000	13	1,333,700	4	1,187,365	0	0	19	0.6	2,571,065	0.4
FIRST REPUBLIC MORTGAG	1	49,500	62	7,362,914	21	6,162,817	1	650,000	85	2.7	14,225,231	2.2
FIFTH THIRD BANK	17	377,500	24	1,986,502	0	0	0	0	41	1.3	2,364,002	0.4
FIFTH THIRD MORTGAGE	5	190,886	149	18,646,840	32	8,771,515	1	760,000	187	6	28,369,241	4.3
GERMAN AMERICAN BANCOR	8	177,100	53	6,418,211	49	16,344,444	20	32,983,545	130	4.1	55,923,300	8.5
GATEWAY MORTGAGE GROUP	1	46,460	24	2,702,896	5	1,399,139	0	0	30	1	4,148,495	0.6
HOOSIER HILLS CREDIT U	2	40,000	7	726,000	2	455,450	1	1,387,000	12	0.4	2,608,450	0.4
INDIANA UNIVERSITY CRE	125	3,155,880	299	32,258,274	75	19,506,718	5	4,067,803	504	16.1	58,988,675	8.9
JPMORGAN CHASE BANK	5	194,459	199	20,543,708	37	10,582,514	2	1,899,000	243	7.7	33,219,681	5
MONROE BANK	7	120,900	51	5,607,035	12	3,619,417	1	1,921,486	71	2.3	11,268,838	1.7
METLIFE HOME LOANS	2	39,000	28	3,477,663	9	2,381,550	0	0	39	1.2	5,898,213	0.9
MORTGAGE MASTERS	0	0	17	2,283,576	6	1,670,597	1	1,411,324	24	0.8	5,365,497	0.8
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	8	2,252,777	1	700,000	30	1	4,782,700	0.7
OLD NATIONAL BANK	11	302,065	99	10,579,663	26	7,291,164	3	5,443,266	139	4.4	23,616,158	3.6
PROVIDENT FUNDING ASSO	0	0	9	1,230,850	3	790,000	0	0	12	0.4	2,020,850	0.3
PEOPLES STATE BANK	29	682,147	129	14,482,689	39	10,253,264	1	750,000	198	6.3	26,168,100	4
REGIONS BANK	12	306,074	15	1,623,838	6	1,768,005	4	6,093,106	37	1.2	9,791,023	1.5
REGIONS MORTGAGE	3	93,400	82	10,131,836	26	7,433,325	4	2,925,500	115	3.7	20,584,061	3.1
UNITED COMMERCE BANK	17	439,297	124	14,742,343	31	8,722,087	6	7,476,462	178	5.7	31,380,189	4.7
UNITED STATES OF AMERI	1	3,646	7	676,560	0	0	0	0	8	0.3	680,206	0.1
UNION SAVINGS BANK	4	129,000	73	8,181,538	13	3,228,275	0	0	90	2.9	11,538,813	1.7
WELLS FARGO BANK	4	76,883	62	7,444,405	12	2,953,898	0	0	78	2.5	10,475,186	1.6
All Others	57	793,102	357	43,590,476	140	40,004,759	26	157,089,741	580	18.5	241,478,078	36.5
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
TOTALS	359	8,560,251	2080	238,995,641	611	171,448,106	89	242,615,801	3139	100	661,619,799	100



People who care. Service you trust.

Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of September 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	4	636,965	3	643,936	0	0	7	1.5	1,280,901	1.5
ALLIED HOME MORTGAGE	1	69,000	4	610,209	1	361,000	0	0	6	1.3	1,040,209	1.2
BAXTER CREDIT UNION	0	0	3	431,250	2	589,500	0	0	5	1.1	1,020,750	1.2
BANK OF AMERICA	1	58,500	1	90,000	1	242,185	0	0	3	0.7	390,685	0.5
BLOOMFIELD STATE BANK	5	215,403	5	536,620	2	480,100	1	650,000	13	2.8	1,882,123	2.2
CRANE FEDERAL CREDIT U	4	56,000	2	289,500	0	0	0	0	6	1.3	345,500	0.4
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT SERVICES M	1	67,144	1	168,524	0	0	0	0	2	0.4	235,668	0.3
FIRST FINANCIAL BANK	1	16,800	4	531,200	0	0	0	0	5	1.1	548,000	0.6
FARMERS AND MECHANICS	1	75,000	3	276,200	3	957,365	0	0	7	1.5	1,308,565	1.5
FIRST REPUBLIC MORTGAG	4	263,000	8	1,038,012	5	1,527,000	0	0	17	3.7	2,828,012	3.3
FIFTH THIRD BANK	1	30,000	2	159,500	0	0	0	0	3	0.7	189,500	0.2
FIFTH THIRD MORTGAGE	1	64,500	16	2,092,885	7	1,886,118	0	0	24	5.3	4,043,503	4.7
GERMAN AMERICAN BANCOR	2	25,800	7	983,354	7	2,272,060	2	11,580,000	18	3.9	14,861,214	17.2
GATEWAY MORTGAGE GROUP	0	0	3	373,120	1	216,276	0	0	4	0.9	589,396	0.7
HOOSIER HILLS CREDIT U	1	60,000	1	142,200	1	200,450	1	1,387,000	4	0.9	1,789,650	2.1
INDIANA UNIVERSITY CRE	22	838,910	33	4,019,357	6	1,691,035	0	0	61	13.3	6,549,302	7.6
JPMORGAN CHASE BANK	10	572,216	29	3,350,565	5	1,415,241	0	0	44	9.6	5,338,022	6.2
MONROE BANK	0	0	0	0	0	0	0	0	0	0	0	0
METLIFE HOME LOANS	1	53,000	0	0	1	294,000	0	0	2	0.4	347,000	0.4
MORTGAGE MASTERS	0	0	4	547,632	0	0	1	1,411,324	5	1.1	1,958,956	2.3
OWEN COMMUNITY BANK	0	0	0	0	0	0	0	0	0	0	0	0
OWEN COUNTY STATE BANK	0	0	0	0	1	200,000	0	0	1	0.2	200,000	0.2
OLD NATIONAL BANK	3	163,772	26	3,286,440	8	2,070,260	0	0	37	8.1	5,520,472	6.4
PROVIDENT FUNDING ASSO	0	0	1	112,300	0	0	0	0	1	0.2	112,300	0.1
PEOPLES STATE BANK	4	224,025	29	4,054,428	17	4,362,365	1	750,000	51	11.2	9,390,818	10.9
REGIONS BANK	1	15,000	3	365,000	1	250,000	0	0	5	1.1	630,000	0.7
REGIONS MORTGAGE	1	67,357	6	742,991	0	0	1	672,000	8	1.8	1,482,348	1.7
UNITED COMMERCE BANK	5	247,231	21	2,717,409	9	2,738,786	1	1,450,000	36	7.9	7,153,426	8.3
UNITED STATES OF AMERI	1	3,646	2	182,000	0	0	0	0	3	0.7	185,646	0.2
UNION SAVINGS BANK	0	0	5	638,300	1	210,000	0	0	6	1.3	848,300	1
WELLS FARGO BANK	1	62,200	6	753,695	0	0	0	0	7	1.5	815,895	0.9
All Others	15	505,709	32	3,992,572	16	3,936,217	3	5,215,000	66	14.4	13,649,498	15.8
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
TOTALS	87	3,754,213	261	33,122,228	98	26,543,894	11	23,115,324	457	100	86,535,659	100

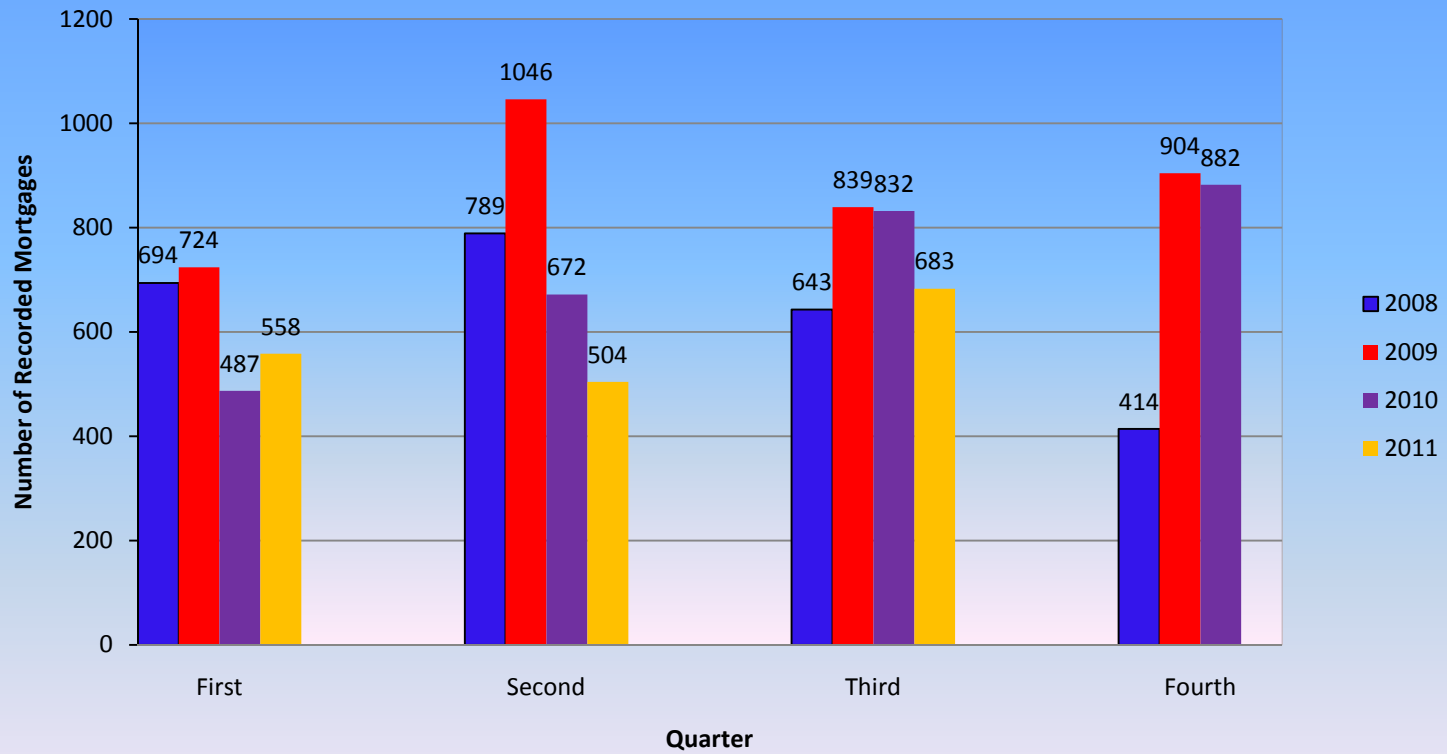


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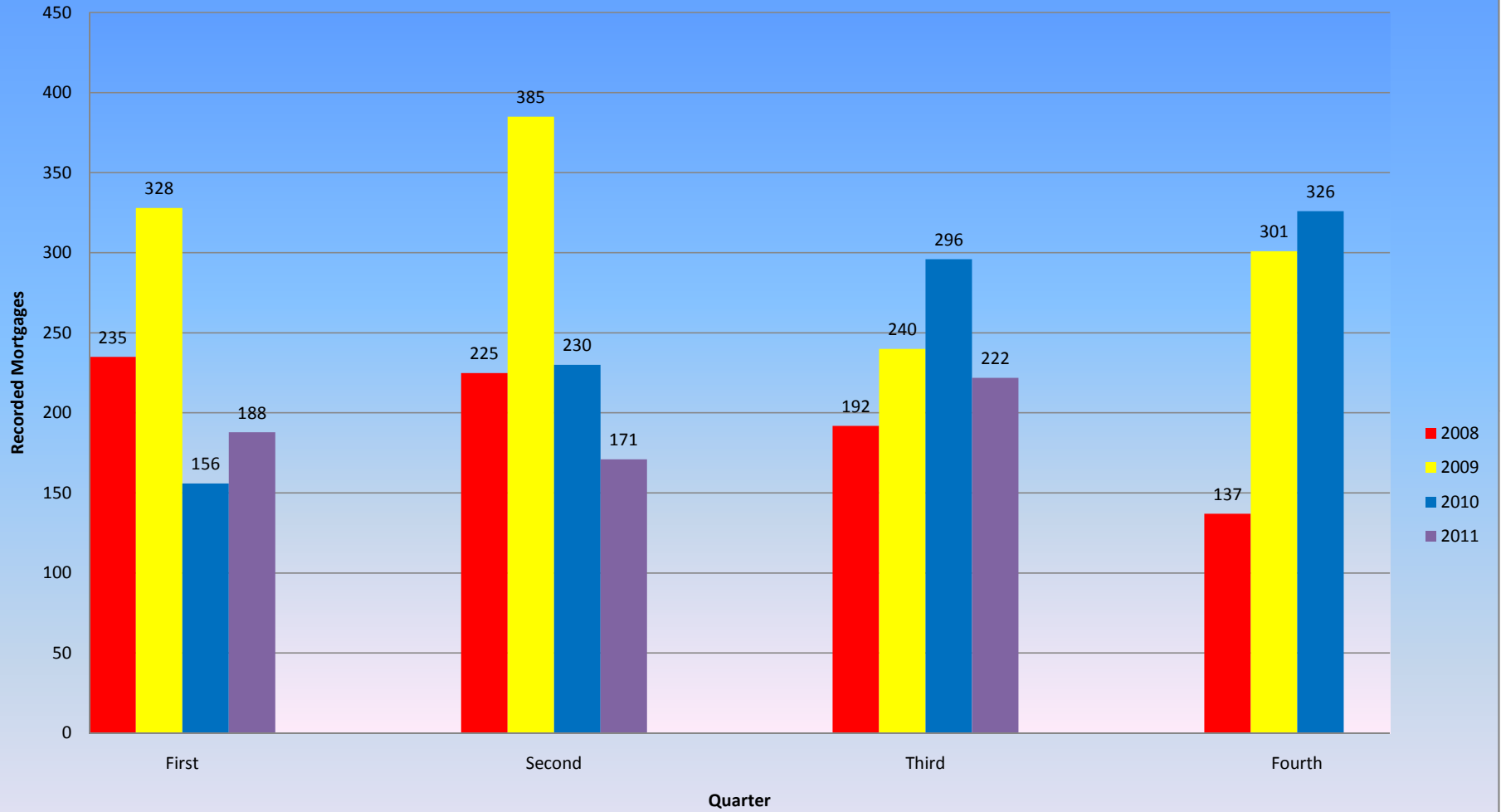
Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during 2011.

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	17	2,214,762	7	1,723,387	0	0	27	0.9	4,087,399	0.6
ALLIED HOME MORTGAGE	5	298,650	20	2,641,174	6	1,601,216	1	507,620	32	1	5,048,660	0.8
BAXTER CREDIT UNION	3	118,100	9	1,204,080	5	1,513,600	0	0	17	0.5	2,835,780	0.4
BANK OF AMERICA	1	58,500	35	4,722,524	14	3,901,675	0	0	50	1.6	8,682,699	1.3
BLOOMFIELD STATE BANK	25	892,603	30	3,408,440	5	1,160,100	3	2,084,033	63	2	7,545,176	1.1
CRANE FEDERAL CREDIT U	21	870,842	15	1,745,800	2	491,000	0	0	38	1.2	3,107,642	0.5
CITIMORTGAGE	0	0	7	918,733	3	744,141	0	0	10	0.3	1,662,874	0.3
FARM CREDIT SERVICES M	4	217,068	4	491,062	3	899,969	2	2,169,200	13	0.4	3,777,299	0.6
FIRST FINANCIAL BANK	7	250,550	14	1,937,515	10	2,633,938	6	12,296,715	37	1.2	17,118,718	2.6
FARMERS AND MECHANICS	5	259,500	10	1,124,200	4	1,187,365	0	0	19	0.6	2,571,065	0.4
FIRST REPUBLIC MORTGAG	8	506,298	55	6,906,116	21	6,162,817	1	650,000	85	2.7	14,225,231	2.2
FIFTH THIRD BANK	26	971,897	15	1,392,105	0	0	0	0	41	1.3	2,364,002	0.4
FIFTH THIRD MORTGAGE	15	820,449	139	18,017,277	32	8,771,515	1	760,000	187	6	28,369,241	4.3
GERMAN AMERICAN BANCOR	14	576,364	47	6,018,947	44	14,085,444	25	35,242,545	130	4.1	55,923,300	8.5
GATEWAY MORTGAGE GROUP	3	175,960	22	2,573,396	5	1,399,139	0	0	30	1	4,148,495	0.6
HOOSIER HILLS CREDIT U	4	169,000	5	597,000	2	455,450	1	1,387,000	12	0.4	2,608,450	0.4
INDIANA UNIVERSITY CRE	202	7,711,835	222	27,702,319	75	19,506,718	5	4,067,803	504	16.1	58,988,675	8.9
JPMORGAN CHASE BANK	53	3,157,256	151	17,580,911	34	9,232,514	5	3,249,000	243	7.7	33,219,681	5
MONROE BANK	18	839,100	40	4,888,835	12	3,619,417	1	1,921,486	71	2.3	11,268,838	1.7
METLIFE HOME LOANS	6	261,465	24	3,255,198	9	2,381,550	0	0	39	1.2	5,898,213	0.9
MORTGAGE MASTERS	2	118,479	15	2,165,097	6	1,670,597	1	1,411,324	24	0.8	5,365,497	0.8
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	7	1,822,777	2	1,130,000	30	1	4,782,700	0.7
OLD NATIONAL BANK	31	1,494,944	79	9,386,784	26	7,291,164	3	5,443,266	139	4.4	23,616,158	3.6
PROVIDENT FUNDING ASSO	0	0	9	1,230,850	3	790,000	0	0	12	0.4	2,020,850	0.3
PEOPLES STATE BANK	64	2,880,995	94	12,283,841	37	9,342,014	3	1,661,250	198	6.3	26,168,100	4
REGIONS BANK	17	598,376	10	1,331,536	5	1,337,005	5	6,524,106	37	1.2	9,791,023	1.5
REGIONS MORTGAGE	13	782,049	72	9,443,187	26	7,433,325	4	2,925,500	115	3.7	20,584,061	3.1
UNITED COMMERCE BANK	35	1,554,340	106	13,627,300	31	8,722,087	6	7,476,462	178	5.7	31,380,189	4.7
UNITED STATES OF AMERI	1	3,646	7	676,560	0	0	0	0	8	0.3	680,206	0.1
UNION SAVINGS BANK	15	814,076	62	7,496,462	13	3,228,275	0	0	90	2.9	11,538,813	1.7
WELLS FARGO BANK	11	517,643	55	7,003,645	12	2,953,898	0	0	78	2.5	10,475,186	1.6
All Others	93	3,058,900	321	41,324,678	134	37,186,433	32	159,908,067	580	18.5	241,478,078	36.5
TOTALS	716	30,690,555	1723	216,865,337	593	163,248,530	107	250,815,377	3139	100	661,619,799	100

Mortgages \$75K-\$200K - Monroe County by Quarter - 2008 to 2011

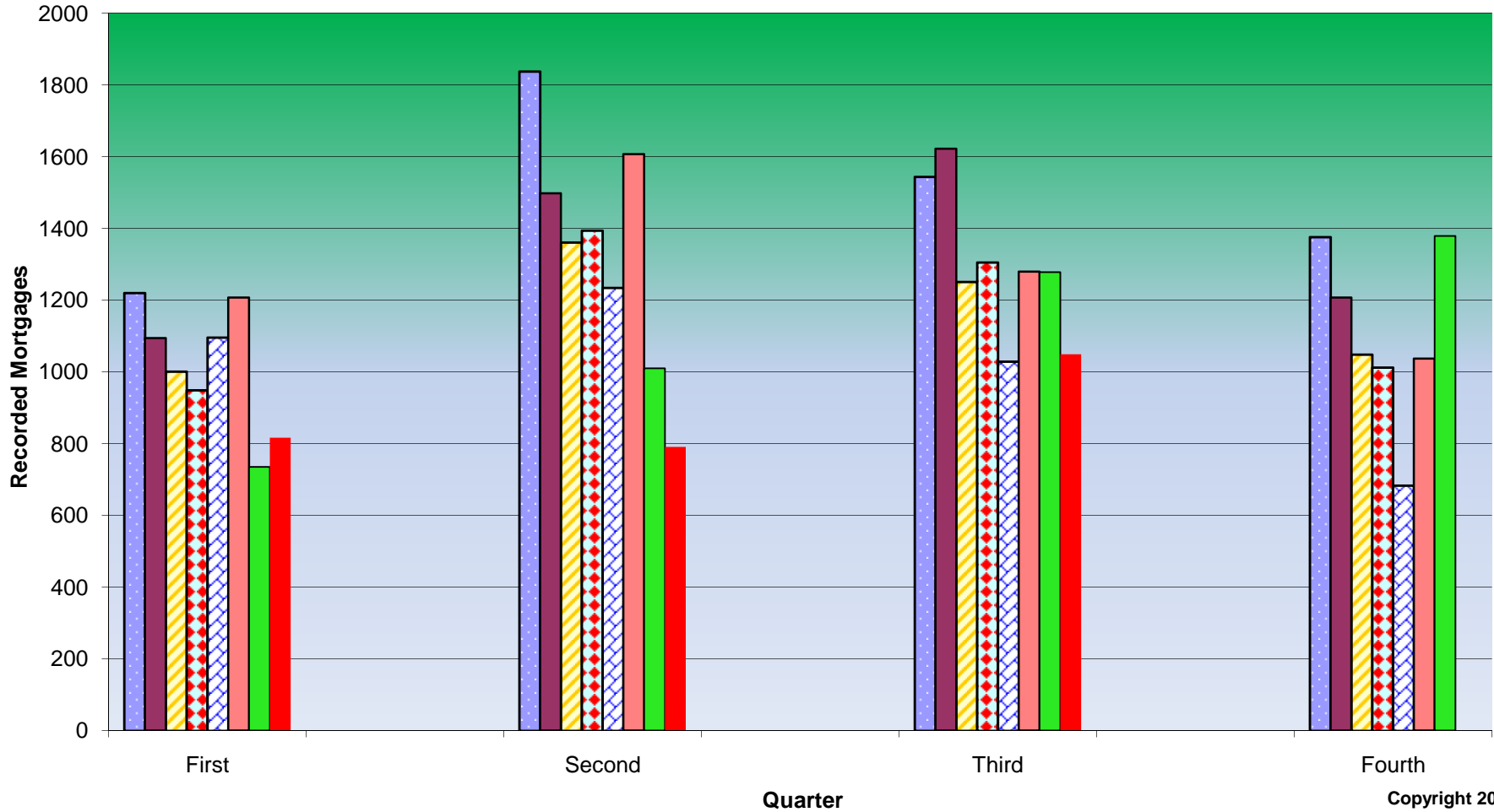


Mortgages \$200K to \$417K by Quarter 2008 - 2011

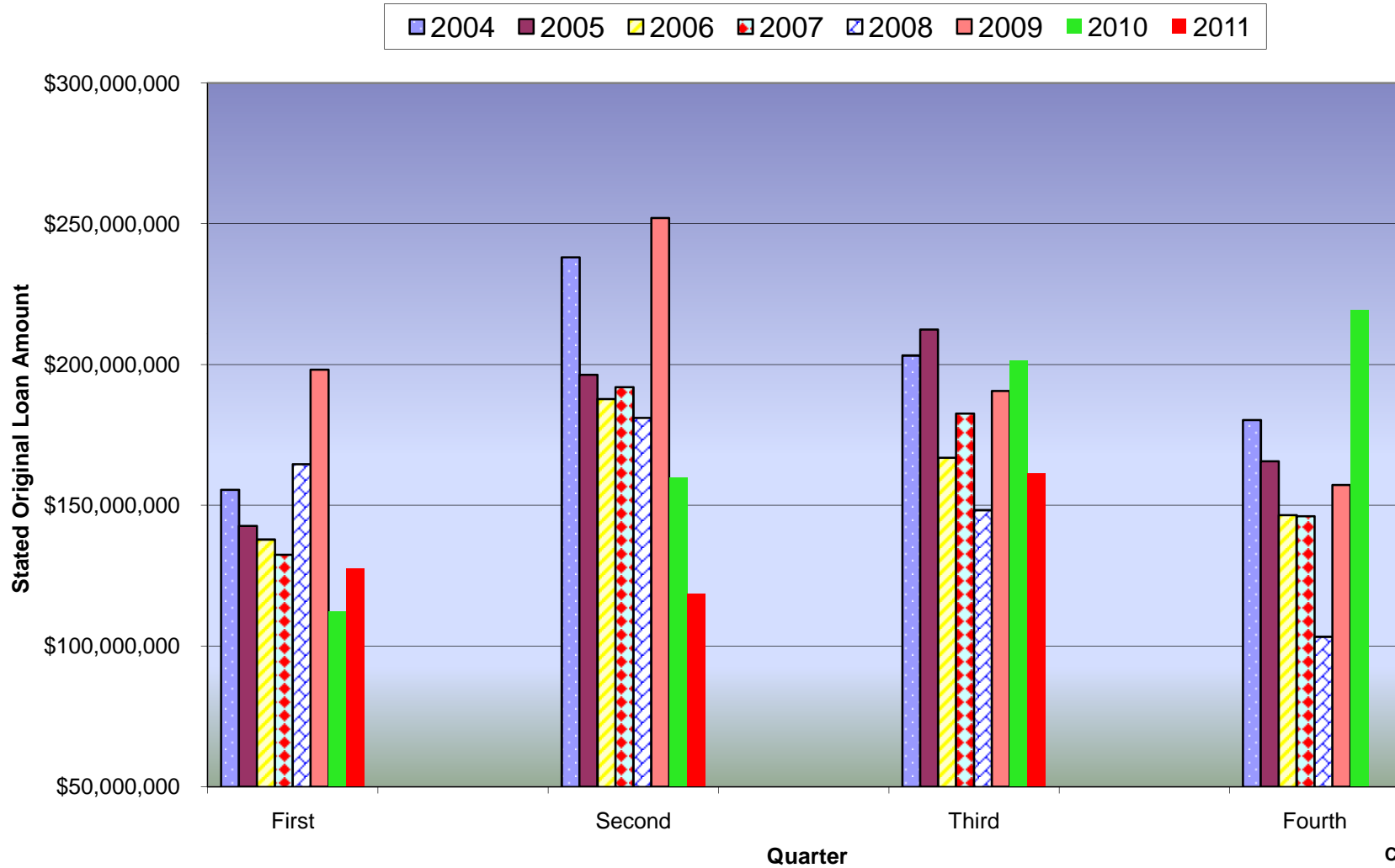


Recorded Mortgages 2004 - 2011 by Quarter Between \$50K and \$500K

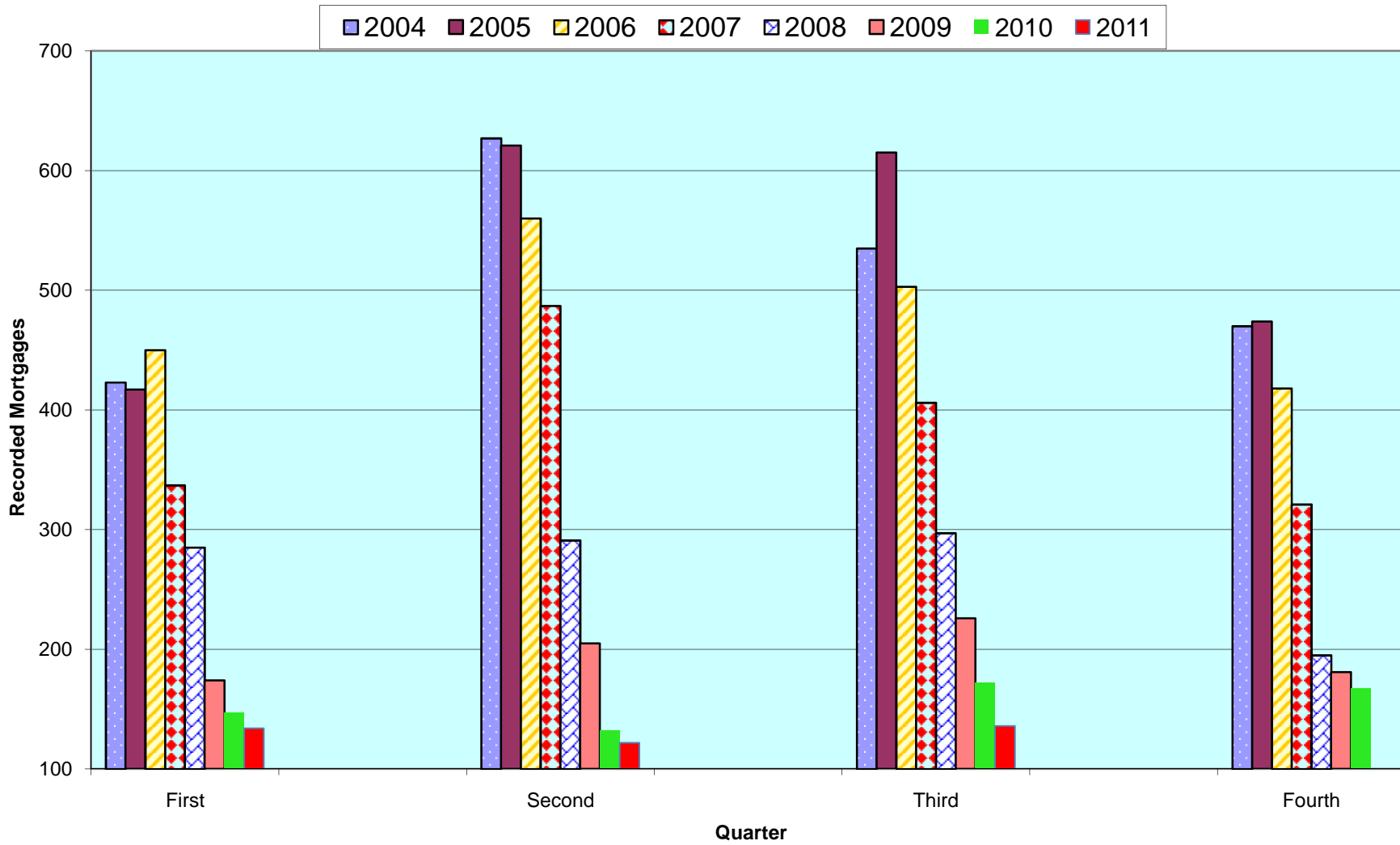
2004
 2005
 2006
 2007
 2008
 2009
 2010
 2011



Mortgage Loan Dollar Volume 2004 - 2011 by Quarter \$50K to \$500K

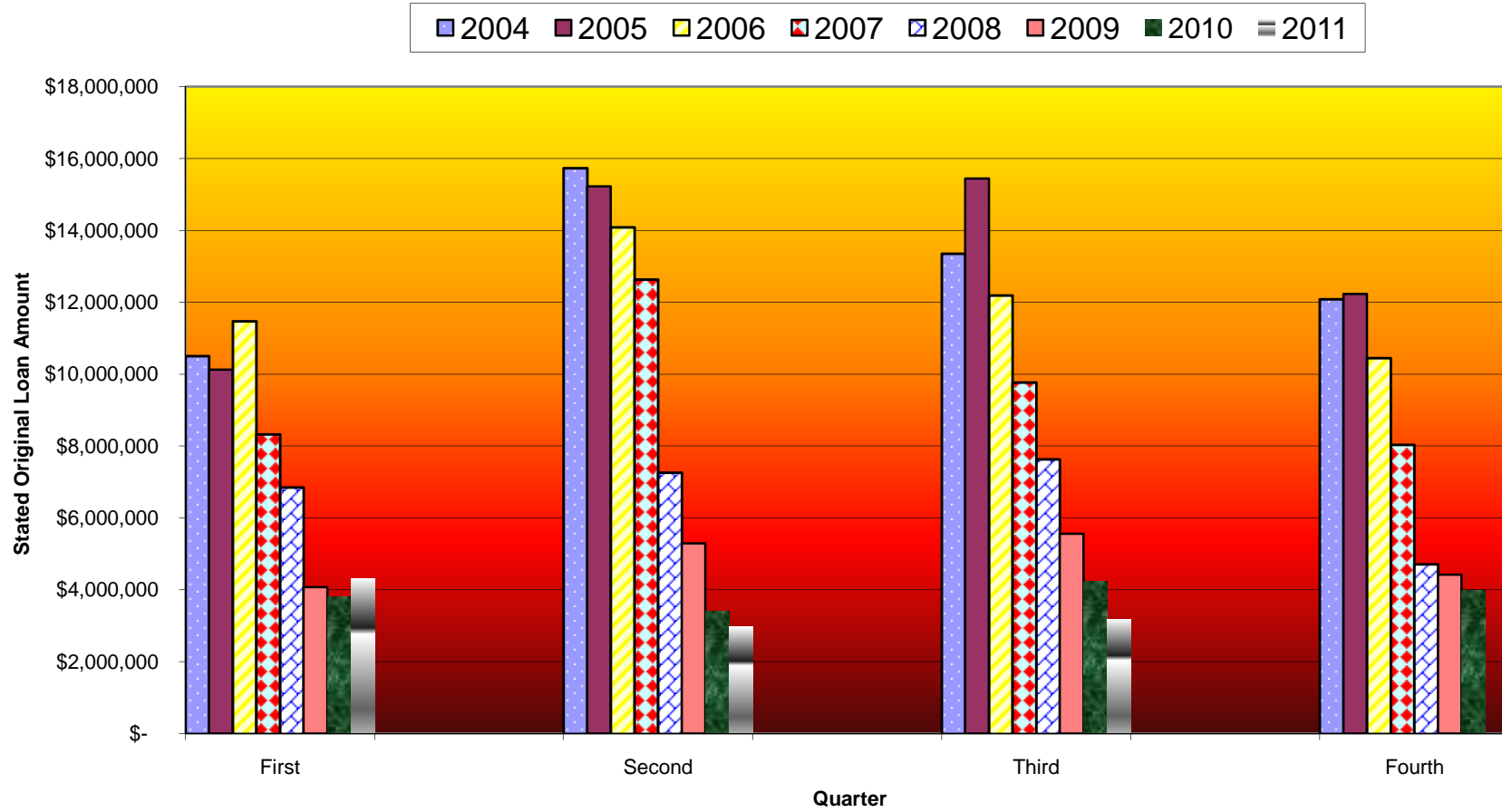


Recorded Mortgages 2004 - 2011 by Quarter Under \$50K

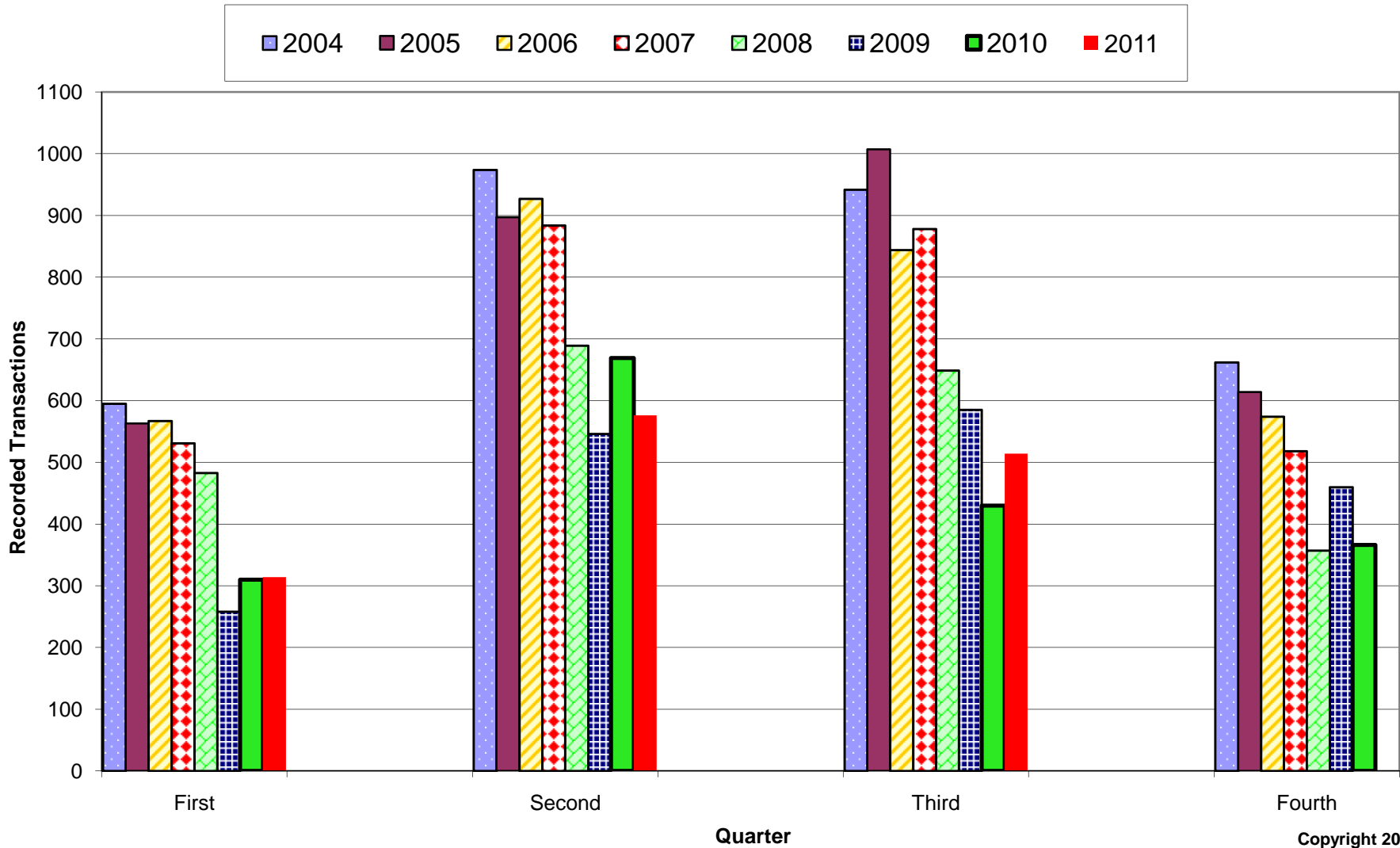


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 812-339-8434
www.johnbtitle.com

Mortgage Loan Dollar Volume 2004 - 2011 by Quarter Under \$50K



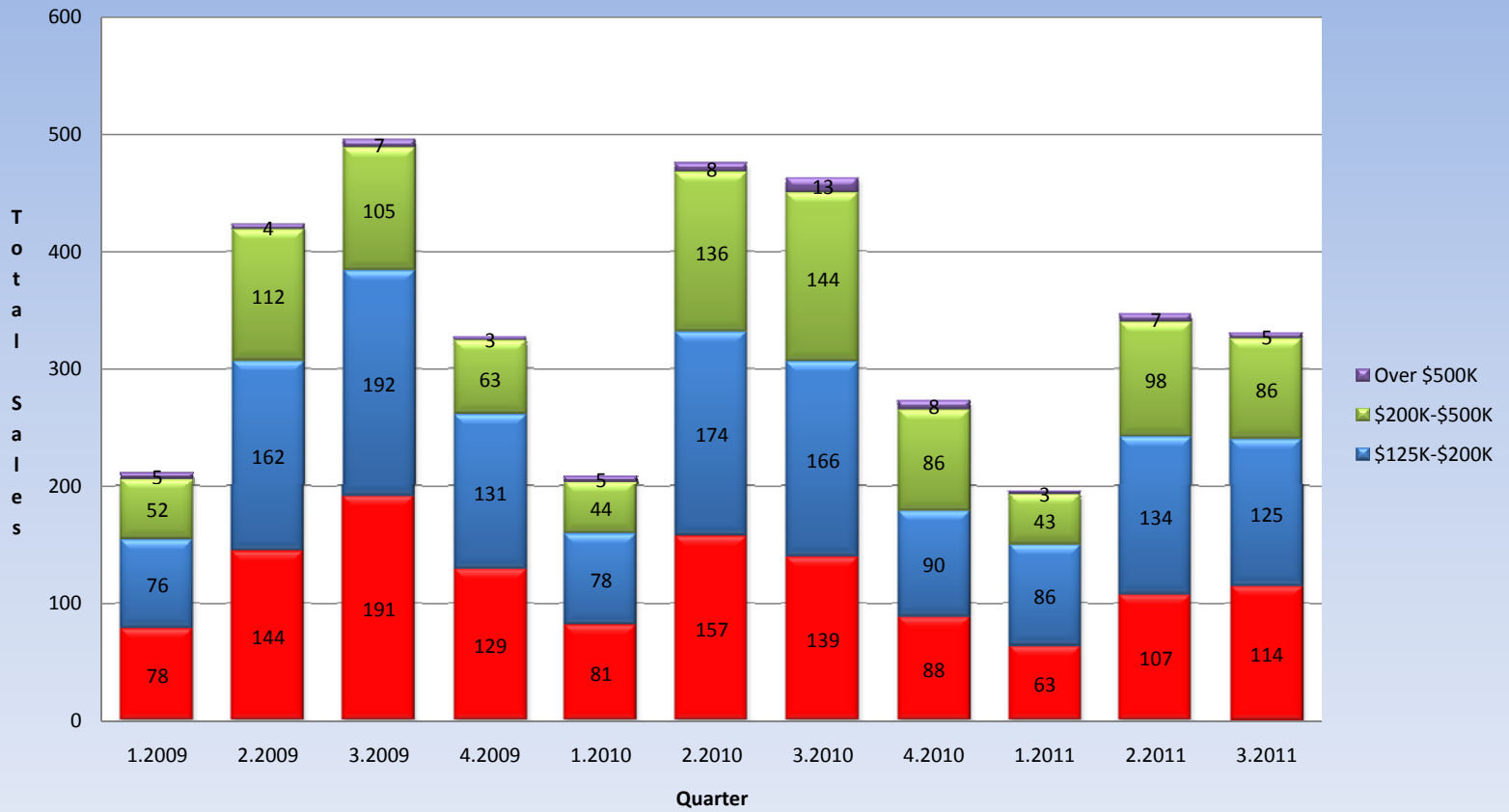
Recorded Sale Transactions - Monroe County Since 2004



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** Does not include Quit-Claim Deeds, Sheriff's Deeds, or deeds judged not to represent a sale.

Primary Residence Sales



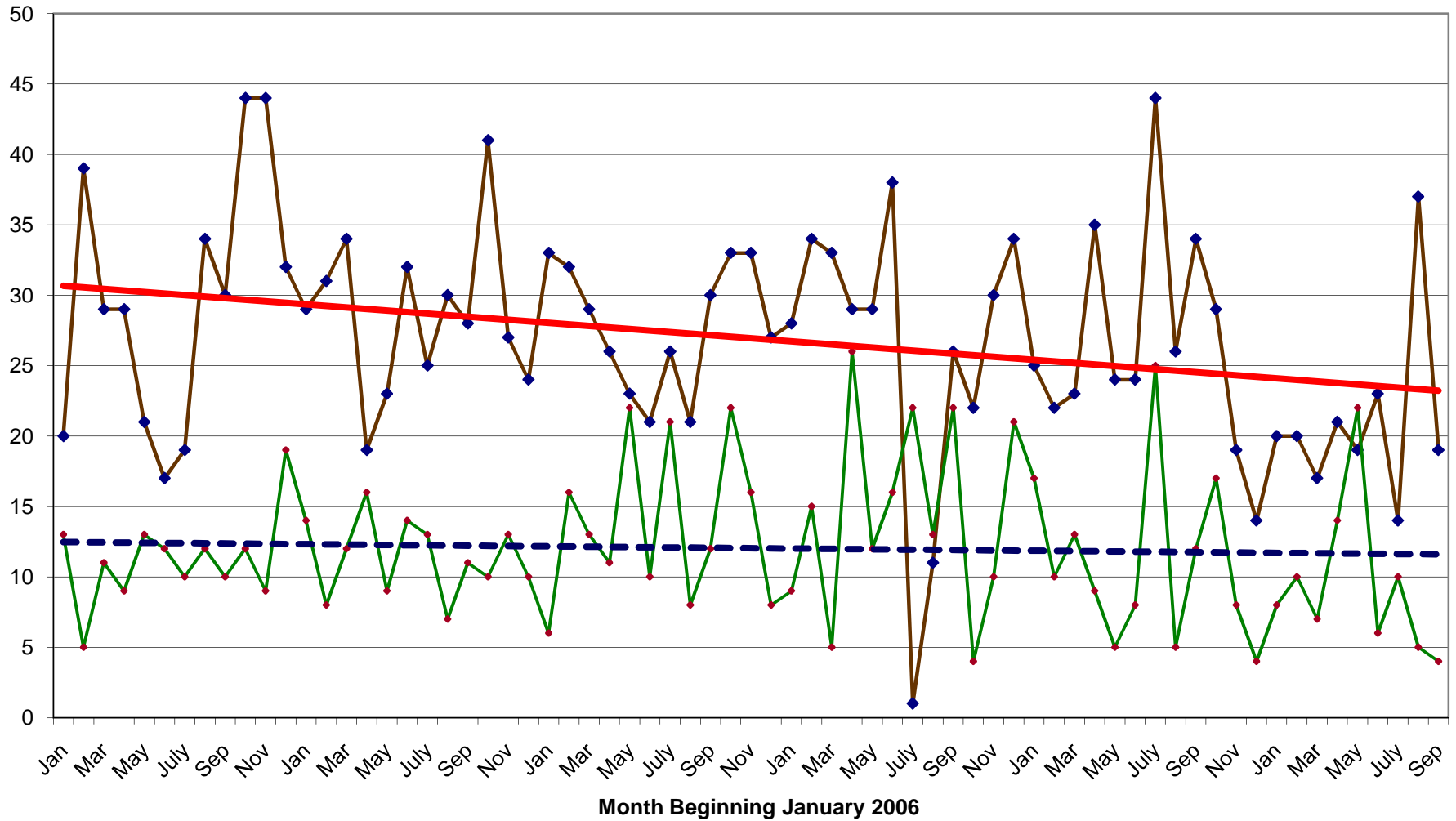
Disclosures indicating property to be buyer's primary residence.

From sales disclosure data submitted to State of Indiana DLGF.

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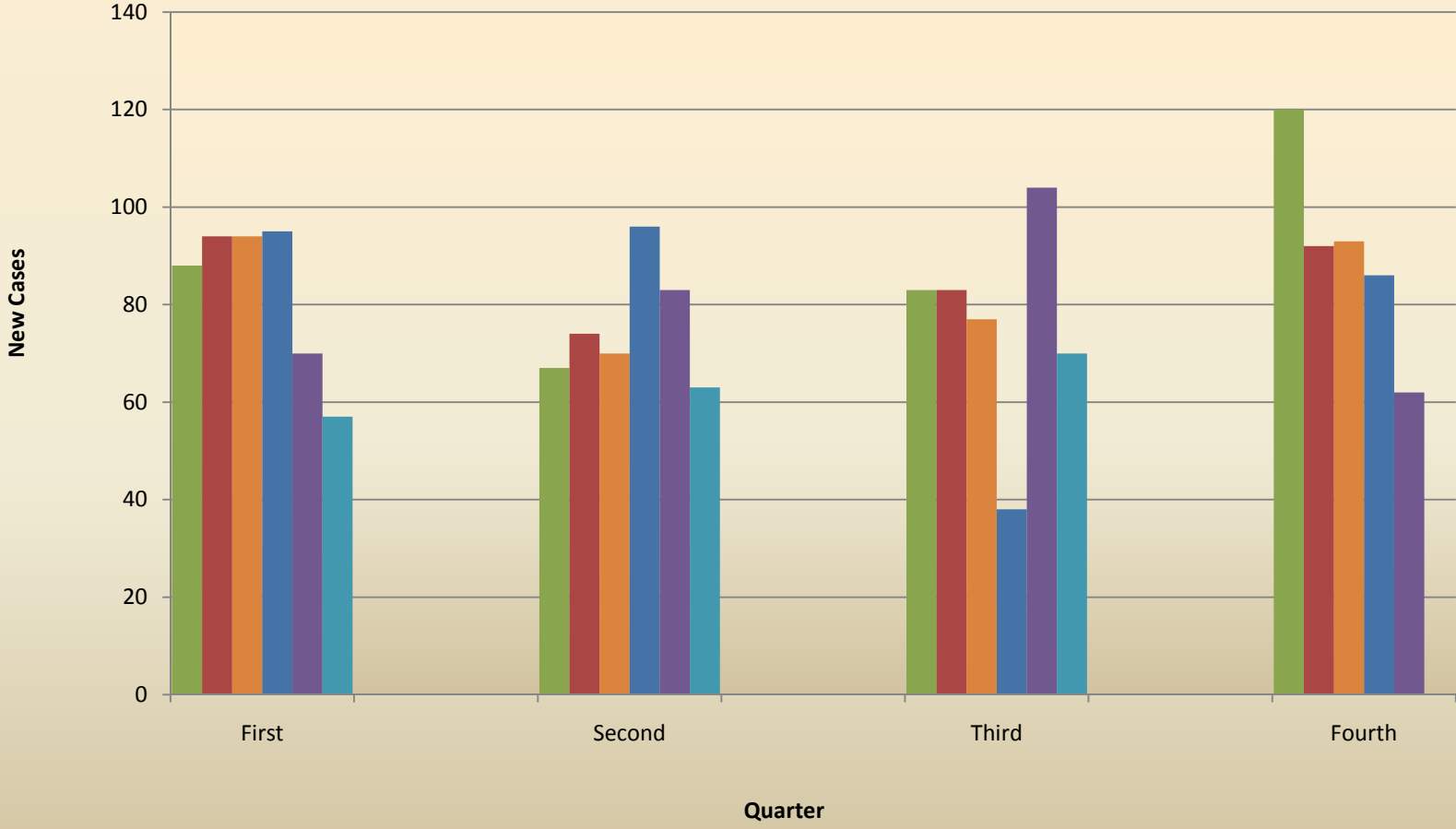
Trends: New Foreclosures & Sheriff's Deeds By Month 2006 - 2011

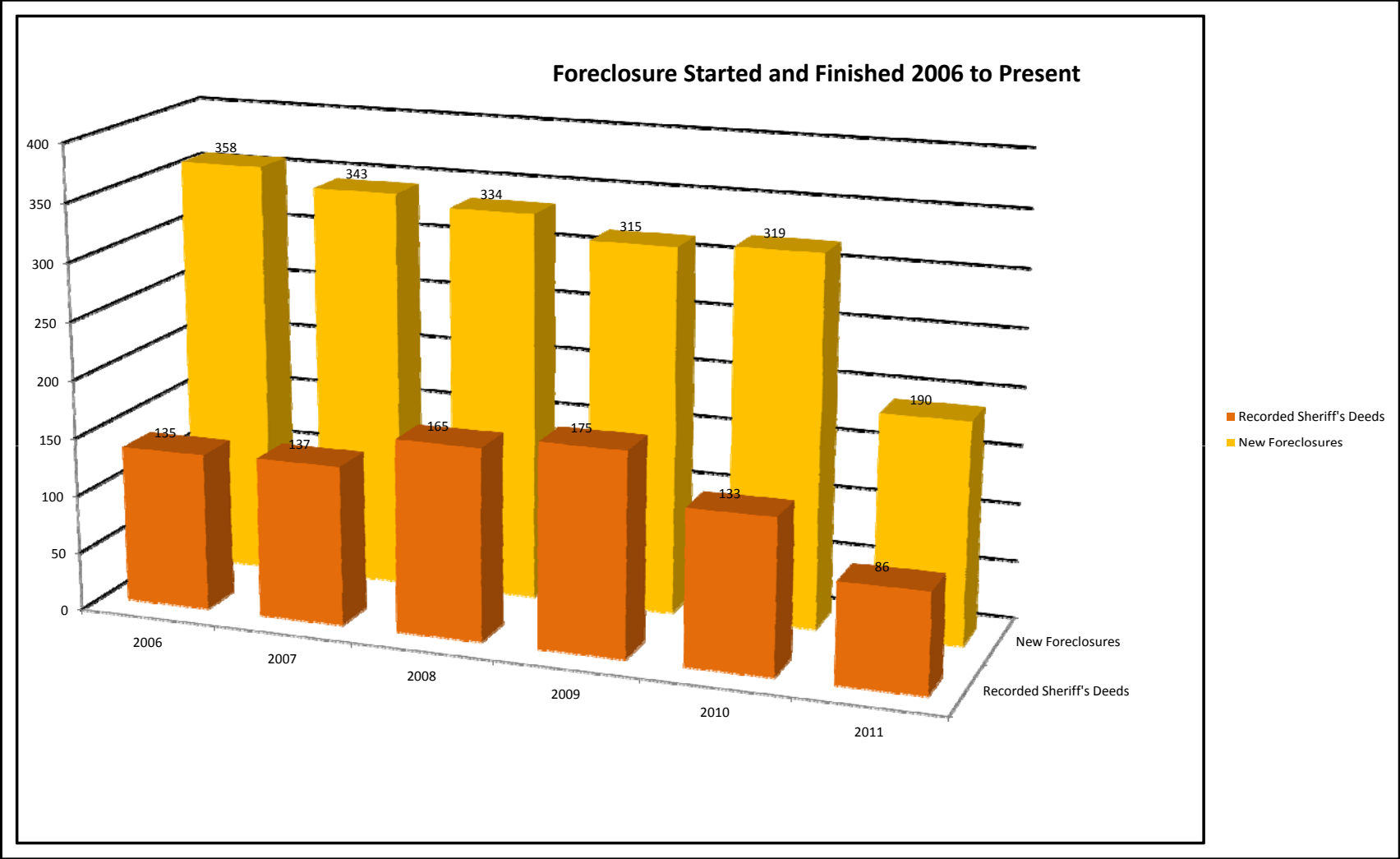
◆ New Foreclosures
 ◆ Deeds
 — Trend Line: New
 - - - Trend Line: Deeds



New Foreclosures Started Monroe County - 2006 to 2011

2006 2007 2008 2009 2010 2011





Number of new case filings in Circuit Court;
 Number of Recorded Sheriff's Deeds;
 Monroe County Only
 Thru June 2011