



*People who care. Service you trust.*

***"We'll take the best ones, test them on consumers, and then soon be able to unveil a new, easy-to-understand, federal disclosure form,"***

***~Treasury Secretary Timothy Geithner speaking about combining the TILA and GFE forms***

I've suggested here on occasion that Compliance Officer might be the hot career track in mortgage finance. This past year left no doubt about that. If dealing with the Home Valuation Code of Conduct, RESPA, TILA, and endless new loan guidelines from Fannie, Freddie and FHA weren't enough, we enter 2011 riding the wave of Robo-signer-gate to where Dodd-Frank Financial Reform awaits.

According to the New York Times, the newly created Bureau of Consumer Financial Protection (just the name alone makes me feel safer!) will oversee the writing of 243 financial rules and conduct 67 studies that I'm sure will find the necessity for even more rules. We're going to need a compliance army, not just an officer. And politicians wonder why everyone is afraid to buy, borrow or lend.

Although many believe the regulation and compliance emphasis is going overboard, it's awfully hard to argue against it when the banks, loan servicers and foreclosure attorneys can't stay out of their own way in the foreclosure mess. Each week seems to bring a new revelation; lost promissory notes, foreclosing on the wrong property, waltzing home owners around the mortgage modification dance floor only to pull the rug out by foreclosing, "technical error" is the new legal term for falsified affidavit. Each disclosed bungle is naturally followed by politicians convening televised hearings and calling for even more regulation.

All we can do is get ready for more of the same. We're destined for more regulations to ensure that the age of irresponsible borrowing never occurs again. And if responsible borrowing is a casualty, as our local originations clearly show, then so be it.

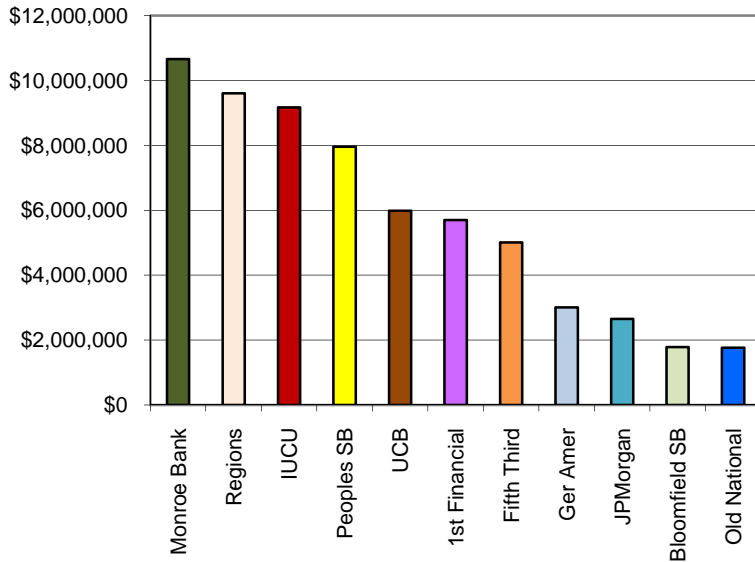
And to Secretary Geithner I have but four words. Good luck with that!

~John Bethell



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**Dollars - November 2010**



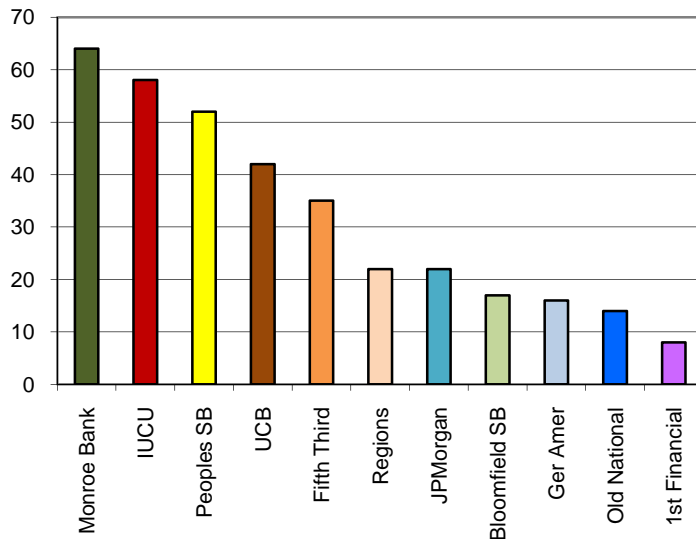
Residential and commercial property mortgages filed in Monroe County during November 2010.

Monroe Bank	10,656,085
Regions	9,601,368
IUCU	9,167,772
Peoples SB	7,957,660
UCB	5,984,400
1st Financial	5,702,000
Fifth Third	5,009,947
Ger Amer	3,006,306
JPMorgan	2,653,956
Bloomfield SB	1,792,167
Old National	1,765,057

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 - November 2010**

Monroe Bank	64
IUCU	58
Peoples SB	52
UCB	42
Fifth Third	35
Regions	22
JPMorgan	22
Bloomfield SB	17
Ger Amer	16
Old National	14
1st Financial	8



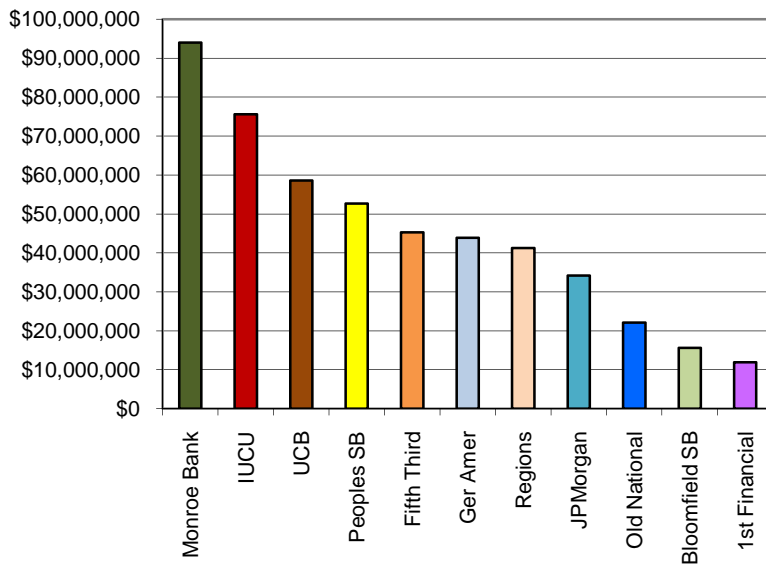
Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of November 2010.

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	0	0	2	584,400	0	0	2	0.4	584,400	0.7
BAXTER CREDIT UNION	0	0	1	143,500	0	0	0	0	1	0.2	143,500	0.2
BANK OF AMERICA	0	0	7	670,770	1	383,000	0	0	8	1.6	1,053,770	1.2
BANK OF AMERICA HOME L	0	0	0	0	0	0	0	0	0	0	0	0
BLOOMFIELD STATE BANK	2	15,400	13	1,289,867	2	486,900	0	0	17	3.4	1,792,167	2
CRANE FEDERAL CREDIT U	0	0	1	61,500	0	0	0	0	1	0.2	61,500	0.1
CITIMORTGAGE	0	0	0	0	1	206,291	0	0	1	0.2	206,291	0.2
FARM CREDIT SERVICES M	0	0	1	140,000	0	0	1	887,451	2	0.4	1,027,451	1.2
FIRST FINANCIAL BANK	0	0	3	212,000	4	1,380,000	1	4,110,000	8	1.6	5,702,000	6.4
FARMERS AND MECHANICS	0	0	1	75,000	0	0	0	0	1	0.2	75,000	0.1
FIFTH THIRD BANK	0	0	6	592,600	2	540,000	0	0	8	1.6	1,132,600	1.3
FIFTH THIRD MORTGAGE	1	33,500	22	2,725,992	4	1,117,855	0	0	27	5.4	3,877,347	4.4
GERMAN AMERICAN BANCOR	1	29,000	9	1,201,000	6	1,776,306	0	0	16	3.2	3,006,306	3.4
HOOSIER HILLS CREDIT U	0	0	1	50,000	0	0	0	0	1	0.2	50,000	0.1
INDIANA UNIVERSITY CRE	5	114,064	41	5,007,195	11	2,947,979	1	1,098,534	58	11.7	9,167,772	10.4
JPMORGAN CHASE BANK	2	72,354	17	1,817,227	3	764,375	0	0	22	4.4	2,653,956	3
KEYBANK	0	0	0	0	0	0	0	0	0	0	0	0
MONROE BANK	9	243,345	38	4,796,513	16	4,809,400	1	806,827	64	12.9	10,656,085	12
METLIFE HOME LOANS	0	0	6	774,362	0	0	0	0	6	1.2	774,362	0.9
MORTGAGE MASTERS	0	0	4	600,622	1	228,765	0	0	5	1	829,387	0.9
NATIONAL CITY MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
OWEN COMMUNITY BANK	0	0	2	139,500	0	0	0	0	2	0.4	139,500	0.2
OWEN COUNTY STATE BANK	1	49,000	3	358,400	1	300,000	0	0	5	1	707,400	0.8
OCEAN MIDWEST	0	0	0	0	0	0	0	0	0	0	0	0
OLD NATIONAL BANK	2	61,299	9	787,747	3	916,011	0	0	14	2.8	1,765,057	2
PROVIDENT FUNDING ASSO	0	0	3	422,000	1	240,000	0	0	4	0.8	662,000	0.7
PEOPLES STATE BANK	4	112,000	35	4,145,910	12	3,099,750	1	600,000	52	10.5	7,957,660	9
REGIONS BANK	0	0	1	150,000	0	0	2	5,420,000	3	0.6	5,570,000	6.3
REGIONS MORTGAGE	0	0	10	1,151,318	9	2,880,050	0	0	19	3.8	4,031,368	4.6
STONE CITY BANK	0	0	0	0	0	0	0	0	0	0	0	0
SUPREME LENDING	0	0	0	0	0	0	0	0	0	0	0	0
UNITED COMMERCE BANK	10	263,400	20	2,350,400	12	3,370,600	0	0	42	8.5	5,984,400	6.8
UNITED STATES OF AMERI	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	5	567,800	0	0	0	0	5	1	567,800	0.6
WELLS FARGO BANK	1	48,878	11	1,258,854	2	583,149	0	0	14	2.8	1,890,881	2.1
All Others	7	101,500	58	7,421,444	21	5,609,716	2	3,316,012	88	17.7	16,448,672	18.6
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TOTALS	45	1,143,740	328	38,911,521	114	32,224,547	9	16,238,824	496	100	88,518,632	100



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



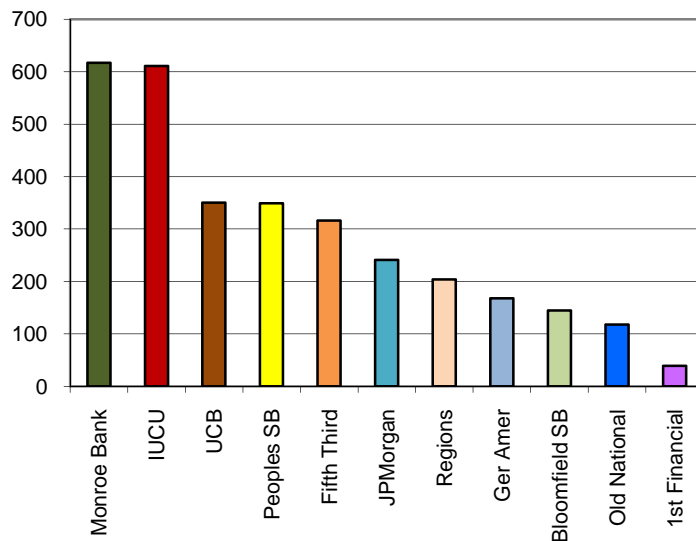
Residential and commercial property mortgages filed in Monroe County during 2010.

Monroe Bank	93,946,908
IUCU	75,586,938
UCB	58,566,560
Peoples SB	52,635,569
Fifth Third	45,280,761
Ger Amer	43,861,946
Regions	41,260,815
JPMorgan	34,182,554
Old National	22,133,453
Bloomfield SB	15,611,329
1st Financial	11,948,873

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 November 2010**

Monroe Bank	617
IUCU	611
UCB	350
Peoples SB	349
Fifth Third	316
JPMorgan	241
Regions	204
Ger Amer	168
Bloomfield SB	145
Old National	118
1st Financial	39



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 Amount	%
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount				
ALLY BANK	0	0	15	2,076,787	9	2,392,802	1	535,000	25	0.6	5,004,589	0.6
BAXTER CREDIT UNION	7	199,740	11	1,271,648	9	2,298,925	0	0	27	0.6	3,770,313	0.5
BANK OF AMERICA	1	39,583	63	7,967,931	23	6,350,452	2	1,610,000	89	2	15,967,966	2
BANK OF AMERICA HOME L	0	0	0	0	0	0	0	0	0	0	0	0
BLOOMFIELD STATE BANK	36	985,930	91	9,369,399	16	3,962,000	2	1,294,000	145	3.2	15,611,329	1.9
CRANE FEDERAL CREDIT U	12	291,735	24	2,664,086	1	310,000	0	0	37	0.8	3,265,821	0.4
CITIMORTGAGE	1	26,800	7	666,231	4	1,021,291	0	0	12	0.3	1,714,322	0.2
FARM CREDIT SERVICES M	4	136,219	10	1,206,214	8	2,899,197	1	887,451	23	0.5	5,129,081	0.6
FIRST FINANCIAL BANK	6	169,421	19	2,057,465	11	3,050,885	3	6,671,102	39	0.9	11,948,873	1.5
FARMERS AND MECHANICS	0	0	17	1,707,500	1	204,000	0	0	18	0.4	1,911,500	0.2
FIFTH THIRD BANK	10	251,787	32	3,223,936	2	540,000	2	1,000,000	46	1	5,015,723	0.6
FIFTH THIRD MORTGAGE	7	292,085	214	26,132,000	49	13,840,953	0	0	270	5.9	40,265,038	5
GERMAN AMERICAN BANCOR	15	483,900	75	9,176,091	61	18,987,261	17	15,214,694	168	3.7	43,861,946	5.4
HOOSIER HILLS CREDIT U	5	105,400	6	513,200	1	317,000	2	3,192,000	14	0.3	4,127,600	0.5
INDIANA UNIVERSITY CRE	146	3,745,573	361	40,882,402	100	27,660,429	4	3,298,534	611	13.5	75,586,938	9.3
JPMORGAN CHASE BANK	9	287,442	186	21,178,836	45	11,716,276	1	1,000,000	241	5.3	34,182,554	4.2
KEYBANK	0	0	2	240,357	2	548,870	0	0	4	0.1	789,227	0.1
MONROE BANK	81	2,200,703	407	49,038,895	120	33,938,372	9	8,768,938	617	13.6	93,946,908	11.6
METLIFE HOME LOANS	0	0	45	5,543,247	7	2,019,485	0	0	52	1.1	7,562,732	0.9
MORTGAGE MASTERS	0	0	36	4,364,374	3	818,665	0	0	39	0.9	5,183,039	0.6
NATIONAL CITY MORTGAGE	0	0	1	100,000	0	0	0	0	1	0	100,000	0
OWEN COMMUNITY BANK	0	0	10	971,000	0	0	0	0	10	0.2	971,000	0.1
OWEN COUNTY STATE BANK	3	107,016	19	2,578,705	2	555,500	1	600,000	25	0.6	3,841,221	0.5
OCEAN MIDWEST	0	0	0	0	0	0	0	0	0	0	0	0
OLD NATIONAL BANK	21	437,732	68	7,203,834	23	6,998,342	6	7,493,545	118	2.6	22,133,453	2.7
PROVIDENT FUNDING ASSO	0	0	24	3,205,650	11	3,379,800	0	0	35	0.8	6,585,450	0.8
PEOPLES STATE BANK	51	1,364,559	215	24,929,947	79	22,323,804	4	4,017,259	349	7.7	52,635,569	6.5
REGIONS BANK	5	105,000	18	1,719,887	1	250,000	2	5,420,000	26	0.6	7,494,887	0.9
REGIONS MORTGAGE	3	132,000	119	14,838,553	51	15,378,375	5	3,417,000	178	3.9	33,765,928	4.2
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	0.5	3,126,991	0.4
UNITED COMMERCE BANK	43	924,150	215	26,008,356	86	25,479,211	6	6,154,843	350	7.7	58,566,560	7.2
UNITED STATES OF AMERI	1	39,900	14	1,686,816	0	0	0	0	15	0.3	1,726,716	0.2
UNION SAVINGS BANK	2	77,200	61	7,213,156	9	2,668,800	0	0	72	1.6	9,959,156	1.2
WELLS FARGO BANK	7	226,097	101	12,547,992	20	5,266,913	1	550,500	129	2.8	18,591,502	2.3
All Others	83	1,402,984	463	56,958,006	163	45,100,149	24	110,713,620	733	16.1	214,174,759	26.5
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TOTALS	559	14,032,956	2968	351,449,268	921	261,197,981	93	181,838,486	4541	100	808,518,691	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 November 2010.

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	0	0	2	584,400	0	0	2	0.4	584,400	0.7
BAXTER CREDIT UNION	0	0	1	143,500	0	0	0	0	1	0.2	143,500	0.2
BANK OF AMERICA	3	199,550	4	471,220	1	383,000	0	0	8	1.6	1,053,770	1.2
BANK OF AMERICA HOME L	0	0	0	0	0	0	0	0	0	0	0	0
BLOOMFIELD STATE BANK	5	196,800	10	1,108,467	2	486,900	0	0	17	3.4	1,792,167	2
CRANE FEDERAL CREDIT U	1	61,500	0	0	0	0	0	0	1	0.2	61,500	0.1
CITIMORTGAGE	0	0	0	0	1	206,291	0	0	1	0.2	206,291	0.2
FARM CREDIT SERVICES M	0	0	1	140,000	0	0	1	887,451	2	0.4	1,027,451	1.2
FIRST FINANCIAL BANK	2	132,000	1	80,000	3	917,000	2	4,573,000	8	1.6	5,702,000	6.4
FARMERS AND MECHANICS	1	75,000	0	0	0	0	0	0	1	0.2	75,000	0.1
FIFTH THIRD BANK	3	200,000	3	392,600	2	540,000	0	0	8	1.6	1,132,600	1.3
FIFTH THIRD MORTGAGE	2	103,500	21	2,655,992	4	1,117,855	0	0	27	5.4	3,877,347	4.4
GERMAN AMERICAN BANCOR	3	149,000	7	1,081,000	6	1,776,306	0	0	16	3.2	3,006,306	3.4
HOOSIER HILLS CREDIT U	1	50,000	0	0	0	0	0	0	1	0.2	50,000	0.1
INDIANA UNIVERSITY CRE	10	416,064	36	4,705,195	11	2,947,979	1	1,098,534	58	11.7	9,167,772	10.4
JPMORGAN CHASE BANK	5	262,154	14	1,627,427	3	764,375	0	0	22	4.4	2,653,956	3
KEYBANK	0	0	0	0	0	0	0	0	0	0	0	0
MONROE BANK	12	393,347	35	4,646,511	16	4,809,400	1	806,827	64	12.9	10,656,085	12
METLIFE HOME LOANS	1	55,449	5	718,913	0	0	0	0	6	1.2	774,362	0.9
MORTGAGE MASTERS	0	0	4	600,622	1	228,765	0	0	5	1	829,387	0.9
NATIONAL CITY MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
OWEN COMMUNITY BANK	2	139,500	0	0	0	0	0	0	2	0.4	139,500	0.2
OWEN COUNTY STATE BANK	1	49,000	3	358,400	1	300,000	0	0	5	1	707,400	0.8
OCEAN MIDWEST	0	0	0	0	0	0	0	0	0	0	0	0
OLD NATIONAL BANK	6	277,357	5	571,689	3	916,011	0	0	14	2.8	1,765,057	2
PROVIDENT FUNDING ASSO	0	0	3	422,000	1	240,000	0	0	4	0.8	662,000	0.7
PEOPLES STATE BANK	11	583,655	28	3,674,255	12	3,099,750	1	600,000	52	10.5	7,957,660	9
REGIONS BANK	0	0	1	150,000	0	0	2	5,420,000	3	0.6	5,570,000	6.3
REGIONS MORTGAGE	2	106,620	8	1,044,698	9	2,880,050	0	0	19	3.8	4,031,368	4.6
STONE CITY BANK	0	0	0	0	0	0	0	0	0	0	0	0
SUPREME LENDING	0	0	0	0	0	0	0	0	0	0	0	0
UNITED COMMERCE BANK	15	567,900	15	2,045,900	12	3,370,600	0	0	42	8.5	5,984,400	6.8
UNITED STATES OF AMERI	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	5	567,800	0	0	0	0	5	1	567,800	0.6
WELLS FARGO BANK	2	119,427	10	1,188,305	2	583,149	0	0	14	2.8	1,890,881	2.1
All Others	9	211,750	56	7,311,194	20	5,114,716	3	3,811,012	88	17.7	16,448,672	18.6
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TOTALS	97	4,349,573	276	35,705,688	112	31,266,547	11	17,196,824	496	100	88,518,632	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 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	15	2,076,787	9	2,392,802	1	535,000	25	0.6	5,004,589	0.6
BAXTER CREDIT UNION	8	249,740	10	1,221,648	9	2,298,925	0	0	27	0.6	3,770,313	0.5
BANK OF AMERICA	7	422,283	57	7,585,231	22	5,900,452	3	2,060,000	89	2	15,967,966	2
BANK OF AMERICA HOME L	0	0	0	0	0	0	0	0	0	0	0	0
BLOOMFIELD STATE BANK	55	2,196,595	72	8,158,734	16	3,962,000	2	1,294,000	145	3.2	15,611,329	1.9
CRANE FEDERAL CREDIT U	16	535,535	20	2,420,286	1	310,000	0	0	37	0.8	3,265,821	0.4
CITIMORTGAGE	4	195,320	4	497,711	4	1,021,291	0	0	12	0.3	1,714,322	0.2
FARM CREDIT SERVICES M	6	268,219	8	1,074,214	5	1,576,600	4	2,210,048	23	0.5	5,129,081	0.6
FIRST FINANCIAL BANK	10	422,271	15	1,804,615	10	2,587,885	4	7,134,102	39	0.9	11,948,873	1.5
FARMERS AND MECHANICS	5	325,000	12	1,382,500	1	204,000	0	0	18	0.4	1,911,500	0.2
FIFTH THIRD BANK	21	958,787	21	2,516,936	2	540,000	2	1,000,000	46	1	5,015,723	0.6
FIFTH THIRD MORTGAGE	20	1,137,368	201	25,286,717	49	13,840,953	0	0	270	5.9	40,265,038	5
GERMAN AMERICAN BANCOR	27	1,232,340	63	8,427,651	59	18,067,667	19	16,134,288	168	3.7	43,861,946	5.4
HOOSIER HILLS CREDIT U	8	273,400	3	345,200	1	317,000	2	3,192,000	14	0.3	4,127,600	0.5
INDIANA UNIVERSITY CRE	216	8,123,103	291	36,504,872	100	27,660,429	4	3,298,534	611	13.5	75,586,938	9.3
JPMORGAN CHASE BANK	35	1,853,858	160	19,612,420	45	11,716,276	1	1,000,000	241	5.3	34,182,554	4.2
KEYBANK	1	68,400	1	171,957	2	548,870	0	0	4	0.1	789,227	0.1
MONROE BANK	142	5,873,583	346	45,366,015	120	33,938,372	9	8,768,938	617	13.6	93,946,908	11.6
METLIFE HOME LOANS	2	119,194	43	5,424,053	7	2,019,485	0	0	52	1.1	7,562,732	0.9
MORTGAGE MASTERS	1	60,000	35	4,304,374	3	818,665	0	0	39	0.9	5,183,039	0.6
NATIONAL CITY MORTGAGE	0	0	1	100,000	0	0	0	0	1	0	100,000	0
OWEN COMMUNITY BANK	3	213,500	7	757,500	0	0	0	0	10	0.2	971,000	0.1
OWEN COUNTY STATE BANK	6	296,638	16	2,389,083	2	555,500	1	600,000	25	0.6	3,841,221	0.5
OCEAN MIDWEST	0	0	0	0	0	0	0	0	0	0	0	0
OLD NATIONAL BANK	42	1,684,801	47	5,956,765	21	6,111,586	8	8,380,301	118	2.6	22,133,453	2.7
PROVIDENT FUNDING ASSO	1	62,000	23	3,143,650	11	3,379,800	0	0	35	0.8	6,585,450	0.8
PEOPLES STATE BANK	93	4,020,428	173	22,274,078	78	21,836,304	5	4,504,759	349	7.7	52,635,569	6.5
REGIONS BANK	13	542,149	10	1,282,738	1	250,000	2	5,420,000	26	0.6	7,494,887	0.9
REGIONS MORTGAGE	13	780,745	109	14,189,808	51	15,378,375	5	3,417,000	178	3.9	33,765,928	4.2
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	0.5	3,126,991	0.4
UNITED COMMERCE BANK	76	3,079,939	182	23,852,567	81	23,270,088	11	8,363,966	350	7.7	58,566,560	7.2
UNITED STATES OF AMERI	2	106,483	13	1,620,233	0	0	0	0	15	0.3	1,726,716	0.2
UNION SAVINGS BANK	10	572,694	53	6,717,662	9	2,668,800	0	0	72	1.6	9,959,156	1.2
WELLS FARGO BANK	14	693,261	94	12,080,828	20	5,266,913	1	550,500	129	2.8	18,591,502	2.3
All Others	129	4,347,185	417	54,013,805	161	44,116,649	26	111,697,120	733	16.1	214,174,759	26.5
TOTALS	988	40,853,719	2539	324,628,505	904	253,475,911	110	189,560,556	4541	100	808,518,691	100