



People who care. Service you trust.

“Three Rules of Work: Out of clutter find simplicity; from discord find harmony; in the middle of difficulty lies opportunity.” ~ Albert Einstein

During the last three years we’ve been introduced to many new concepts. Mortgage modifications, robo-signers, qualified residential mortgages, Appraisal Vendor misManagement firms, mortgage backed security put backs, TARP and HAFA immediately come to mind. We’ve dealt with new RESPA regulations, new TILA regulations (several times), and coming soon new rules from the Consumer Finance Protection Bureau. Somewhere, amid all the change, there must be opportunities, right?

One opportunity that we’ve pursued involves short sales. That’s when the seller’s mortgage holder agrees to take less than what is owed on the loan but still releases their mortgage. We’ve dealt with short sales for about five years. By and large, they’ve been very disruptive to our closing business. Each one was a fire drill and no one involved was ever happy with the process. Last winter we decided that there must be a better way.

That better way we call ***ISSAC—Improving Short Sale Approvals and Closings***. The goal of ***ISSAC*** is to help Realtors® and their clients by prequalifying short sale sellers, submitting complete short sale packages to lenders for approval, and closing the transaction in a reasonable time frame. (Reasonable for most short sales is sixty to seventy-five days.) Kara Oltman, our Vice-President, Settlement Services is in charge of the program. Both Kara and I completed extensive training and earned professional designations as **Certified Default Resolution Closing Specialists**.®

So how many potential short sales are there? To get an idea, look at the **Mortgages under \$50,000** chart in our report. Several years ago thousands of home equity and piggy back mortgages were made in Monroe County. Some banks lent to 125% of assessed valuation. Although locally our values haven’t cratered like some markets, there still are a number of upside down homeowners in our community.

The ***ISSAC*** program includes a two hour training session in our office, currently conducted once a month. Short sales applications are similar to mortgage loan applications. There are a number of details and contingencies that must be accounted for. The training session covers all of that. After the training Realtors® are better equipped to represent their clients on either side of a short sale transaction.

We feel that ***ISSAC*** benefits the entire community. Each approved short sale is one less home lost to foreclosure; Sellers get to move on and start over; Buyers get the home they want; the neighborhood avoids an abandoned house with three feet of weeds and broken windows.

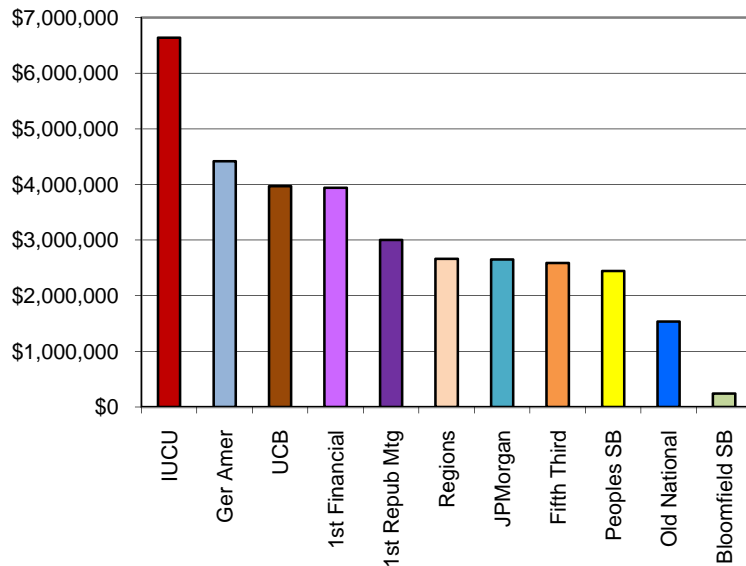
We’re excited to offer our assistance. Contact Kara, Tammy Walker or me for further details.

~John Bethell



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Dollars - June 2011



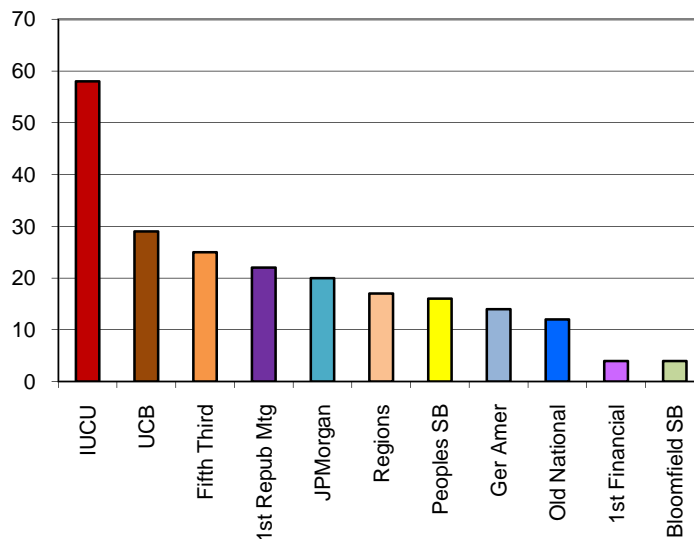
Residential and commercial property mortgages filed in Monroe County during June 2011.

IUCU	6,634,175
Ger Amer	4,417,667
UCB	3,969,600
1st Financial	3,936,531
1st Repub Mtg	3,002,076
Regions	2,664,927
JPMorgan	2,653,518
Fifth Third	2,589,321
Peoples SB	2,445,640
Old National	1,534,819
Bloomfield SB	242,700

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 - June 2011

IUCU	58
UCB	29
Fifth Third	25
1st Repub Mtg	22
JPMorgan	20
Regions	17
Peoples SB	16
Ger Amer	14
Old National	12
1st Financial	4
Bloomfield SB	4





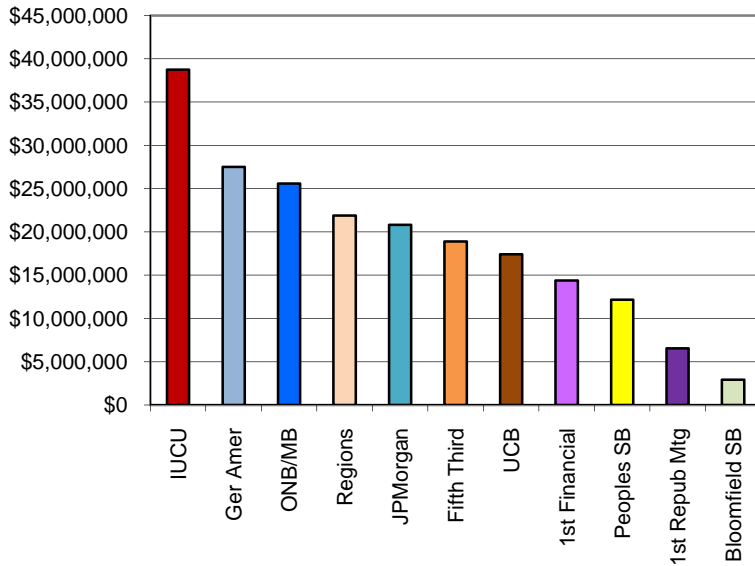
Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during the month of June 2011.

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	0	0	0	0	0	0	0	0	0	0	
ALLIED HOME MORTGAGE	0	0	1	196,697	1	289,528	0	0	0	2	0.6	486,225	0.9
BAXTER CREDIT UNION	0	0	0	0	0	0	0	0	0	0	0	0	0
BANK OF AMERICA	0	0	5	650,787	2	660,662	0	0	0	7	2	1,311,449	2.4
BLOOMFIELD STATE BANK	2	65,300	2	177,400	0	0	0	0	0	4	1.2	242,700	0.4
CRANE FEDERAL CREDIT U	0	0	2	146,675	1	230,000	0	0	0	3	0.9	376,675	0.7
CITIMORTGAGE	0	0	0	0	1	316,000	0	0	0	1	0.3	316,000	0.6
FARM CREDIT SERVICES M	0	0	1	59,925	1	363,750	0	0	0	2	0.6	423,675	0.8
FIRST FINANCIAL BANK	0	0	2	282,400	1	200,000	1	3,454,131	4	1.2	3,936,531	7.2	
FARMERS AND MECHANICS	0	0	2	232,500	1	230,000	0	0	0	3	0.9	462,500	0.8
FIRST REPUBLIC MORTGAG	1	49,500	18	2,032,576	3	920,000	0	0	0	22	6.4	3,002,076	5.5
FIFTH THIRD BANK	3	49,000	5	362,250	0	0	0	0	0	8	2.3	411,250	0.8
FIFTH THIRD MORTGAGE	1	35,000	14	1,640,171	2	502,900	0	0	0	17	5	2,178,071	4
GERMAN AMERICAN BANCOR	0	0	8	980,567	4	1,536,600	2	1,900,500	14	4.1	4,417,667	8.1	
GATEWAY MORTGAGE GROUP	1	46,460	3	346,830	0	0	0	0	0	4	1.2	393,290	0.7
HOOSIER HILLS CREDIT U	0	0	0	0	0	0	0	0	0	0	0	0	0
INDIANA UNIVERSITY CRE	18	544,350	31	3,789,525	9	2,300,300	0	0	0	58	16.9	6,634,175	12.2
JPMORGAN CHASE BANK	1	45,747	16	1,861,351	3	746,420	0	0	0	20	5.8	2,653,518	4.9
MONROE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
METLIFE HOME LOANS	0	0	3	391,221	0	0	0	0	0	3	0.9	391,221	0.7
MORTGAGE MASTERS	0	0	3	270,374	3	963,377	0	0	0	6	1.7	1,233,751	2.3
OWEN COMMUNITY BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
OWEN COUNTY STATE BANK	1	31,500	3	282,920	0	0	1	700,000	5	1.5	1,014,420	1.9	
OLD NATIONAL BANK	2	40,206	8	837,613	2	657,000	0	0	0	12	3.5	1,534,819	2.8
PROVIDENT FUNDING ASSO	0	0	0	0	0	0	0	0	0	0	0	0	0
PEOPLES STATE BANK	2	77,400	9	889,100	5	1,479,140	0	0	0	16	4.7	2,445,640	4.5
REGIONS BANK	2	43,600	0	0	0	0	0	0	0	2	0.6	43,600	0.1
REGIONS MORTGAGE	0	0	12	1,600,327	3	1,021,000	0	0	0	15	4.4	2,621,327	4.8
UNITED COMMERCE BANK	2	61,900	22	2,691,000	5	1,216,700	0	0	0	29	8.5	3,969,600	7.3
UNITED STATES OF AMERI	0	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	12	1,199,050	4	952,175	0	0	0	16	4.7	2,151,225	3.9
WELLS FARGO BANK	0	0	7	851,285	0	0	0	0	0	7	2	851,285	1.6
All Others	6	78,000	38	4,064,298	16	4,751,549	3	2,175,000	63	18.4	11,068,847	20.3	
TOTALS	42	1,167,963	227	25,836,842	67	19,337,101	7	8,229,631	343	100	54,571,537	100	



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Dollars - Year-to-Date through June 2011



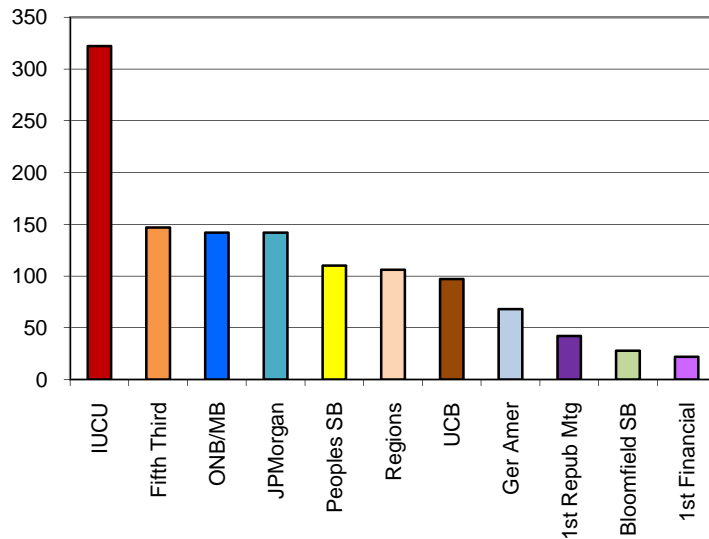
Residential and commercial property mortgages filed in Monroe County during 2011.

IUCU	38,724,520
Ger Amer	27,523,092
ONB/MB	25,570,284
Regions	21,873,705
JPMorgan	20,829,264
Fifth Third	18,877,962
UCB	17,411,864
1st Financial	14,371,220
Peoples SB	12,166,001
1st Repub Mtg	6,539,741
Bloomfield SB	2,945,960

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 June 2011

IUCU	322
Fifth Third	147
ONB/MB	142
JPMorgan	142
Peoples SB	110
Regions	106
UCB	97
Ger Amer	68
1st Repub Mtg	42
Bloomfield SB	28
1st Financial	22



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 Docs	%	Total Amount	%
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount				
ALLY BANK	1	49,000	7	732,637	1	254,700	0	0	9	0.5	1,036,337	0.3
ALLIED HOME MORTGAGE	0	0	9	944,012	4	1,013,278	1	507,620	14	0.7	2,464,910	0.7
BAXTER CREDIT UNION	1	17,600	5	621,180	2	576,100	0	0	8	0.4	1,214,880	0.3
BANK OF AMERICA	0	0	24	3,107,183	8	2,333,302	0	0	32	1.7	5,440,485	1.5
BLOOMFIELD STATE BANK	9	226,700	17	1,850,154	1	250,000	1	619,106	28	1.5	2,945,960	0.8
CRANE FEDERAL CREDIT U	5	148,000	12	1,207,205	1	230,000	0	0	18	0.9	1,585,205	0.4
CITIMORTGAGE	0	0	7	918,733	3	744,141	0	0	10	0.5	1,662,874	0.5
FARM CREDIT SERVICES M	1	33,749	5	438,713	3	899,969	1	919,200	10	0.5	2,291,631	0.6
FIRST FINANCIAL BANK	3	80,200	8	1,102,023	6	1,493,438	5	11,695,559	22	1.1	14,371,220	3.9
FARMERS AND MECHANICS	2	50,000	7	787,500	1	230,000	0	0	10	0.5	1,067,500	0.3
FIRST REPUBLIC MORTGAG	1	49,500	32	3,719,659	9	2,770,582	0	0	42	2.2	6,539,741	1.8
FIFTH THIRD BANK	12	253,500	13	966,067	0	0	0	0	25	1.3	1,219,567	0.3
FIFTH THIRD MORTGAGE	5	190,886	99	12,188,372	17	4,519,137	1	760,000	122	6.3	17,658,395	4.8
GERMAN AMERICAN BANCOR	2	58,000	30	3,740,829	24	8,044,448	12	15,679,815	68	3.5	27,523,092	7.5
GATEWAY MORTGAGE GROUP	1	46,460	11	1,178,479	1	295,450	0	0	13	0.7	1,520,389	0.4
HOOSIER HILLS CREDIT U	2	40,000	4	379,940	1	255,000	0	0	7	0.4	674,940	0.2
INDIANA UNIVERSITY CRE	79	2,089,810	187	19,918,722	52	13,490,988	4	3,225,000	322	16.7	38,724,520	10.5
JPMORGAN CHASE BANK	2	87,747	115	12,058,350	23	6,784,167	2	1,899,000	142	7.4	20,829,264	5.6
MONROE BANK	7	120,900	50	5,478,235	12	3,619,417	1	1,921,486	70	3.6	11,140,038	3
METLIFE HOME LOANS	1	39,000	15	1,826,819	5	1,201,090	0	0	21	1.1	3,066,909	0.8
MORTGAGE MASTERS	0	0	9	1,236,612	5	1,465,597	0	0	14	0.7	2,702,209	0.7
OWEN COMMUNITY BANK	0	0	2	287,500	0	0	0	0	2	0.1	287,500	0.1
OWEN COUNTY STATE BANK	3	90,500	13	1,263,673	4	1,253,152	1	700,000	21	1.1	3,307,325	0.9
OLD NATIONAL BANK	9	250,290	47	4,864,086	13	3,872,604	3	5,443,266	72	3.7	14,430,246	3.9
PROVIDENT FUNDING ASSO	0	0	7	974,550	3	790,000	0	0	10	0.5	1,764,550	0.5
PEOPLES STATE BANK	22	552,376	72	7,412,551	16	4,201,074	0	0	110	5.7	12,166,001	3.3
REGIONS BANK	7	162,900	10	1,104,838	4	1,087,005	3	4,593,106	24	1.2	6,947,849	1.9
REGIONS MORTGAGE	3	93,400	55	6,829,031	22	6,408,425	2	1,595,000	82	4.3	14,925,856	4
UNITED COMMERCE BANK	8	164,150	65	7,647,413	20	5,286,301	4	4,314,000	97	5	17,411,864	4.7
UNITED STATES OF AMERI	0	0	2	201,000	0	0	0	0	2	0.1	201,000	0.1
UNION SAVINGS BANK	3	88,000	55	6,052,112	10	2,498,575	0	0	68	3.5	8,638,687	2.3
WELLS FARGO BANK	3	62,383	47	5,701,822	8	1,896,998	0	0	58	3	7,661,203	2.1
All Others	31	330,700	231	28,264,477	91	26,268,544	18	60,591,241	371	19.3	115,454,962	31.3
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TOTALS	223	5,375,751	1272	145,004,477	370	104,033,482	59	114,463,399	1924	100	368,877,109	100



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Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during the month of June 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	0	0	0	0	0	0	0	0	0	0
ALLIED HOME MORTGAGE	0	0	1	196,697	1	289,528	0	0	2	0.6	486,225	0.9
BAXTER CREDIT UNION	0	0	0	0	0	0	0	0	0	0	0	0
BANK OF AMERICA	0	0	5	650,787	2	660,662	0	0	7	2	1,311,449	2.4
BLOOMFIELD STATE BANK	2	65,300	2	177,400	0	0	0	0	4	1.2	242,700	0.4
CRANE FEDERAL CREDIT U	1	57,375	1	89,300	1	230,000	0	0	3	0.9	376,675	0.7
CITIMORTGAGE	0	0	0	0	1	316,000	0	0	1	0.3	316,000	0.6
FARM CREDIT SERVICES M	1	59,925	0	0	1	363,750	0	0	2	0.6	423,675	0.8
FIRST FINANCIAL BANK	0	0	2	282,400	1	200,000	1	3,454,131	4	1.2	3,936,531	7.2
FARMERS AND MECHANICS	1	67,500	1	165,000	1	230,000	0	0	3	0.9	462,500	0.8
FIRST REPUBLIC MORTGAG	1	49,500	18	2,032,576	3	920,000	0	0	22	6.4	3,002,076	5.5
FIFTH THIRD BANK	7	324,250	1	87,000	0	0	0	0	8	2.3	411,250	0.8
FIFTH THIRD MORTGAGE	4	217,950	11	1,457,221	2	502,900	0	0	17	5	2,178,071	4
GERMAN AMERICAN BANCOR	1	75,000	7	905,567	3	1,095,600	3	2,341,500	14	4.1	4,417,667	8.1
GATEWAY MORTGAGE GROUP	1	46,460	3	346,830	0	0	0	0	4	1.2	393,290	0.7
HOOSIER HILLS CREDIT U	0	0	0	0	0	0	0	0	0	0	0	0
INDIANA UNIVERSITY CRE	24	913,350	25	3,420,525	9	2,300,300	0	0	58	16.9	6,634,175	12.2
JPMORGAN CHASE BANK	2	117,979	15	1,789,119	3	746,420	0	0	20	5.8	2,653,518	4.9
MONROE BANK	0	0	0	0	0	0	0	0	0	0	0	0
METLIFE HOME LOANS	1	52,000	2	339,221	0	0	0	0	3	0.9	391,221	0.7
MORTGAGE MASTERS	1	58,479	2	211,895	3	963,377	0	0	6	1.7	1,233,751	2.3
OWEN COMMUNITY BANK	0	0	0	0	0	0	0	0	0	0	0	0
OWEN COUNTY STATE BANK	3	164,420	1	150,000	0	0	1	700,000	5	1.5	1,014,420	1.9
OLD NATIONAL BANK	4	163,206	6	714,613	2	657,000	0	0	12	3.5	1,534,819	2.8
PROVIDENT FUNDING ASSO	0	0	0	0	0	0	0	0	0	0	0	0
PEOPLES STATE BANK	5	277,400	6	689,100	4	1,017,890	1	461,250	16	4.7	2,445,640	4.5
REGIONS BANK	2	43,600	0	0	0	0	0	0	2	0.6	43,600	0.1
REGIONS MORTGAGE	1	70,466	11	1,529,861	3	1,021,000	0	0	15	4.4	2,621,327	4.8
UNITED COMMERCE BANK	4	195,686	20	2,557,214	5	1,216,700	0	0	29	8.5	3,969,600	7.3
UNITED STATES OF AMERI	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	3	176,050	9	1,023,000	4	952,175	0	0	16	4.7	2,151,225	3.9
WELLS FARGO BANK	1	68,000	6	783,285	0	0	0	0	7	2	851,285	1.6
All Others	10	318,200	34	3,824,098	15	4,266,549	4	2,660,000	63	18.4	11,068,847	20.3
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TOTALS	80	3,582,096	189	23,422,709	64	17,949,851	10	9,616,881	343	100	54,571,537	100

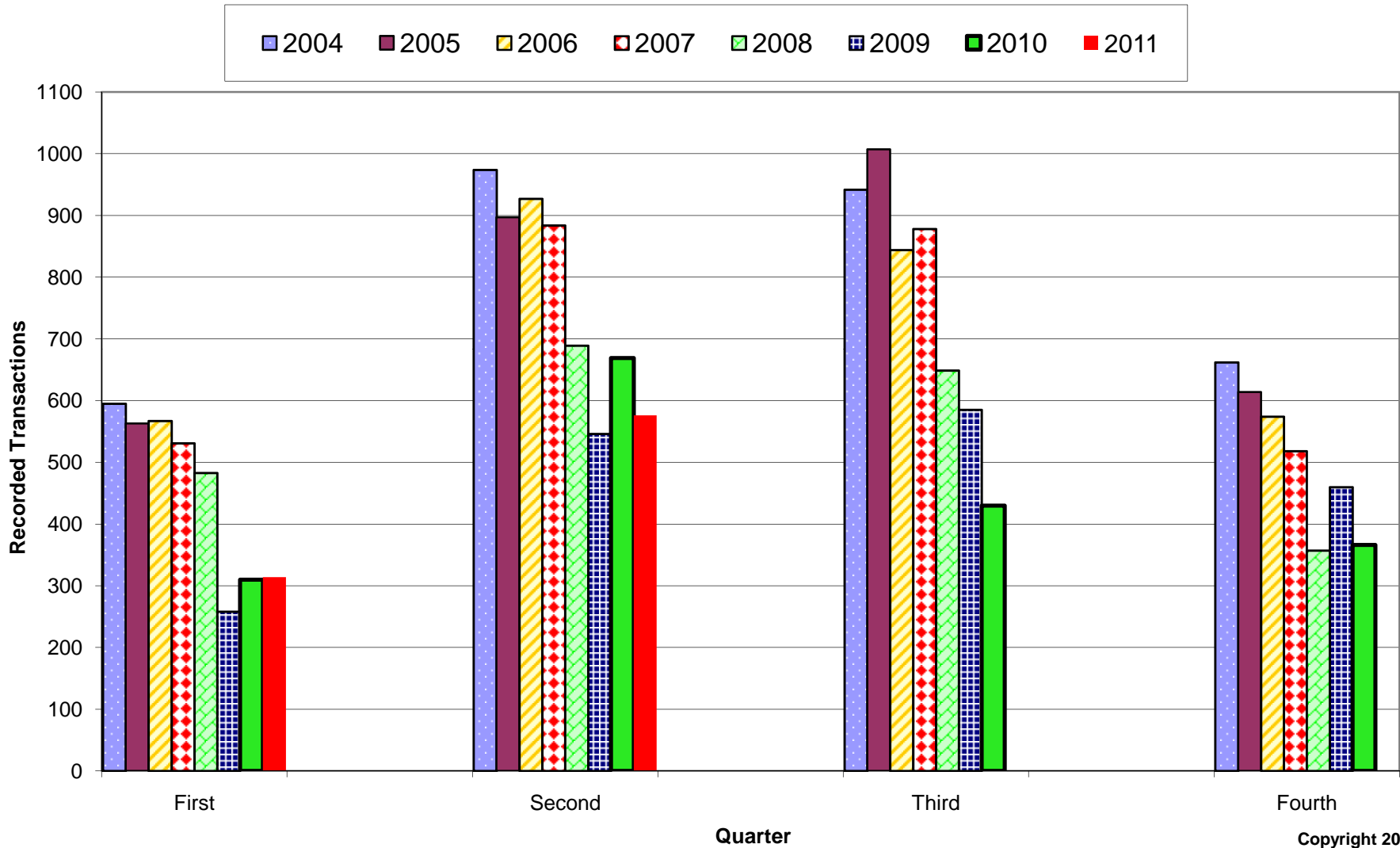


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Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during 2011.

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	2	101,250	6	680,387	1	254,700	0	0	9	0.5	1,036,337	0.3
ALLIED HOME MORTGAGE	3	163,650	6	780,362	4	1,013,278	1	507,620	14	0.7	2,464,910	0.7
BAXTER CREDIT UNION	1	17,600	5	621,180	2	576,100	0	0	8	0.4	1,214,880	0.3
BANK OF AMERICA	0	0	24	3,107,183	8	2,333,302	0	0	32	1.7	5,440,485	1.5
BLOOMFIELD STATE BANK	10	294,200	16	1,782,654	1	250,000	1	619,106	28	1.5	2,945,960	0.8
CRANE FEDERAL CREDIT U	9	404,405	8	950,800	1	230,000	0	0	18	0.9	1,585,205	0.4
CITIMORTGAGE	0	0	7	918,733	3	744,141	0	0	10	0.5	1,662,874	0.5
FARM CREDIT SERVICES M	3	149,924	3	322,538	3	899,969	1	919,200	10	0.5	2,291,631	0.6
FIRST FINANCIAL BANK	3	80,200	8	1,102,023	6	1,493,438	5	11,695,559	22	1.1	14,371,220	3.9
FARMERS AND MECHANICS	3	117,500	6	720,000	1	230,000	0	0	10	0.5	1,067,500	0.3
FIRST REPUBLIC MORTGAG	2	108,700	31	3,660,459	9	2,770,582	0	0	42	2.2	6,539,741	1.8
FIFTH THIRD BANK	20	779,897	5	439,670	0	0	0	0	25	1.3	1,219,567	0.3
FIFTH THIRD MORTGAGE	13	687,949	91	11,691,309	17	4,519,137	1	760,000	122	6.3	17,658,395	4.8
GERMAN AMERICAN BANCOR	5	278,000	27	3,520,829	22	7,153,448	14	16,570,815	68	3.5	27,523,092	7.5
GATEWAY MORTGAGE GROUP	2	101,560	10	1,123,379	1	295,450	0	0	13	0.7	1,520,389	0.4
HOOSIER HILLS CREDIT U	3	109,000	3	310,940	1	255,000	0	0	7	0.4	674,940	0.2
INDIANA UNIVERSITY CRE	129	5,050,765	137	16,957,767	52	13,490,988	4	3,225,000	322	16.7	38,724,520	10.5
JPMORGAN CHASE BANK	28	1,706,296	89	10,439,801	21	5,854,167	4	2,829,000	142	7.4	20,829,264	5.6
MONROE BANK	18	839,100	39	4,760,035	12	3,619,417	1	1,921,486	70	3.6	11,140,038	3
METLIFE HOME LOANS	3	143,440	13	1,722,379	5	1,201,090	0	0	21	1.1	3,066,909	0.8
MORTGAGE MASTERS	1	58,479	8	1,178,133	5	1,465,597	0	0	14	0.7	2,702,209	0.7
OWEN COMMUNITY BANK	0	0	2	287,500	0	0	0	0	2	0.1	287,500	0.1
OWEN COUNTY STATE BANK	8	402,420	8	951,753	3	823,152	2	1,130,000	21	1.1	3,307,325	0.9
OLD NATIONAL BANK	20	915,888	36	4,198,488	13	3,872,604	3	5,443,266	72	3.7	14,430,246	3.9
PROVIDENT FUNDING ASSO	0	0	7	974,550	3	790,000	0	0	10	0.5	1,764,550	0.5
PEOPLES STATE BANK	48	2,192,259	46	5,772,668	15	3,739,824	1	461,250	110	5.7	12,166,001	3.3
REGIONS BANK	11	396,202	6	871,536	4	1,087,005	3	4,593,106	24	1.2	6,947,849	1.9
REGIONS MORTGAGE	9	525,592	49	6,396,839	22	6,408,425	2	1,595,000	82	4.3	14,925,856	4
UNITED COMMERCE BANK	18	785,881	55	7,025,682	20	5,286,301	4	4,314,000	97	5	17,411,864	4.7
UNITED STATES OF AMERI	0	0	2	201,000	0	0	0	0	2	0.1	201,000	0.1
UNION SAVINGS BANK	11	573,800	47	5,566,312	10	2,498,575	0	0	68	3.5	8,638,687	2.3
WELLS FARGO BANK	9	440,943	41	5,323,262	8	1,896,998	0	0	58	3	7,661,203	2.1
All Others	51	1,570,714	211	27,024,463	86	23,925,218	23	62,934,567	371	19.3	115,454,962	31.3
TOTALS	443	18,995,614	1052	131,384,614	359	98,977,906	70	119,518,975	1924	100	368,877,109	100

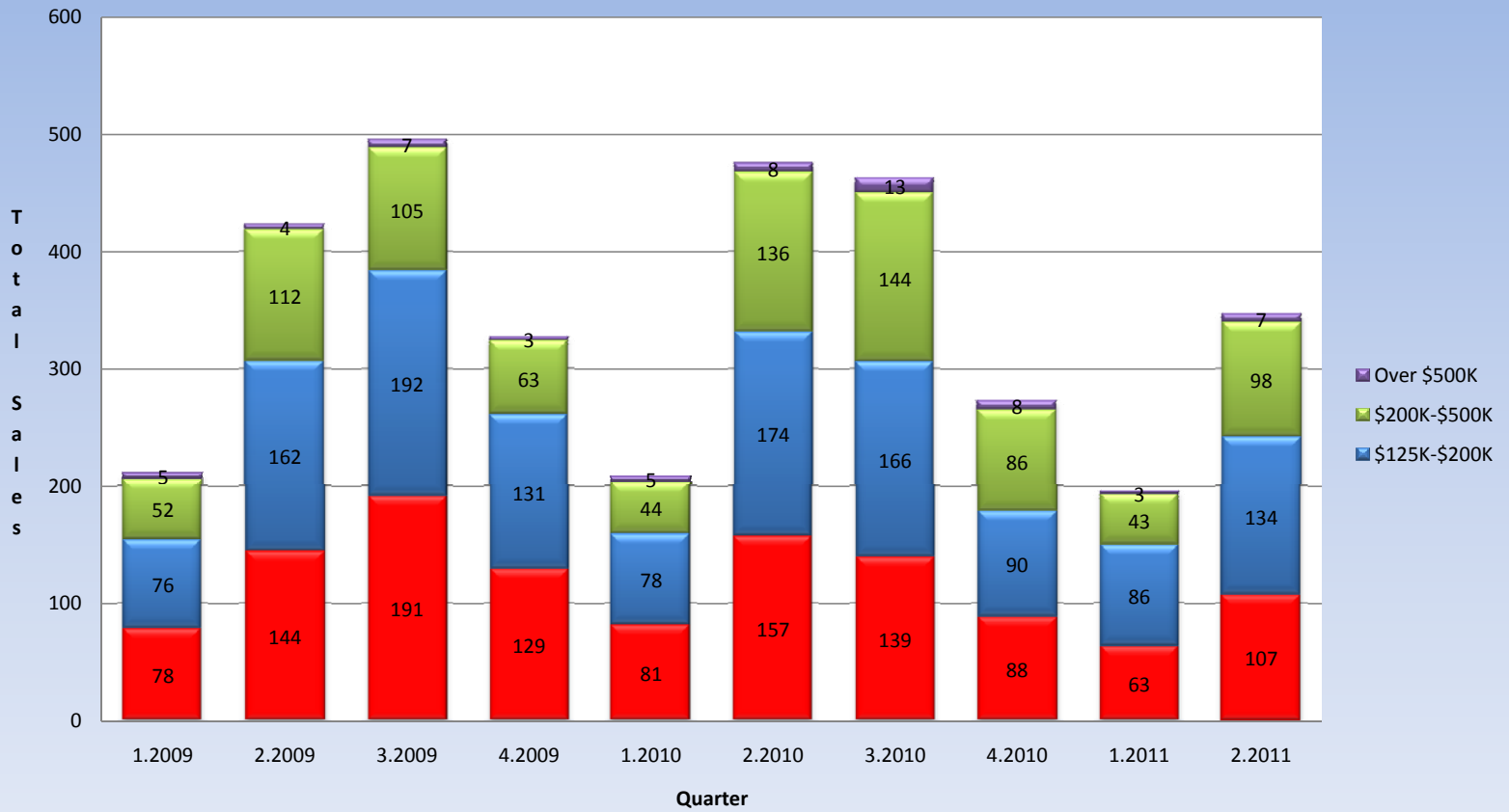
Recorded Sale Transactions - Monroe County Since 2004



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 329 South Walnut St.
 Bloomington, IN 47401
 812-339-8434
www.johnbtitle.com

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

Primary Residence Sales

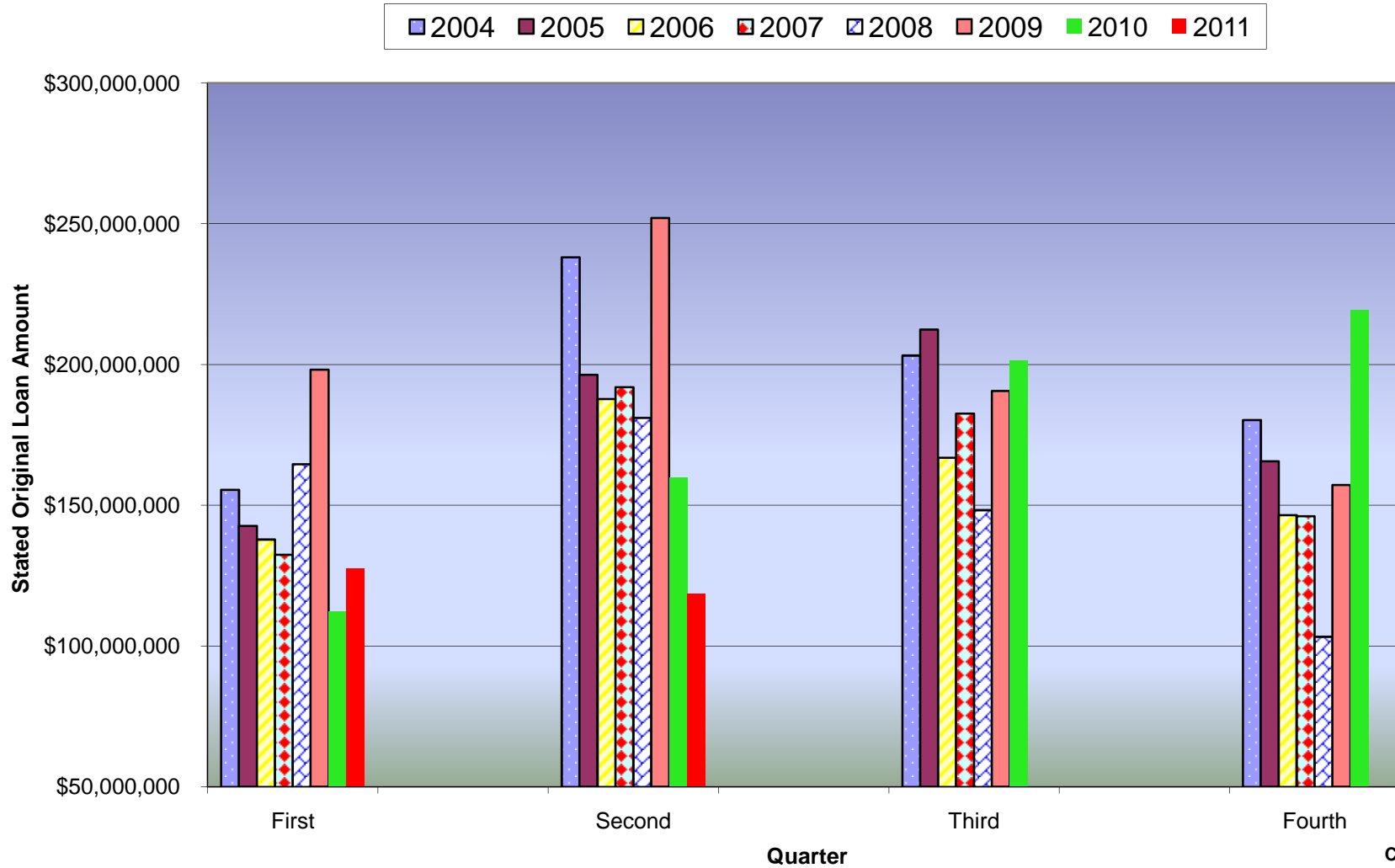


Disclosures indicating property to be buyer's primary residence.

From sales disclosure data submitted to State of Indiana DLGF.

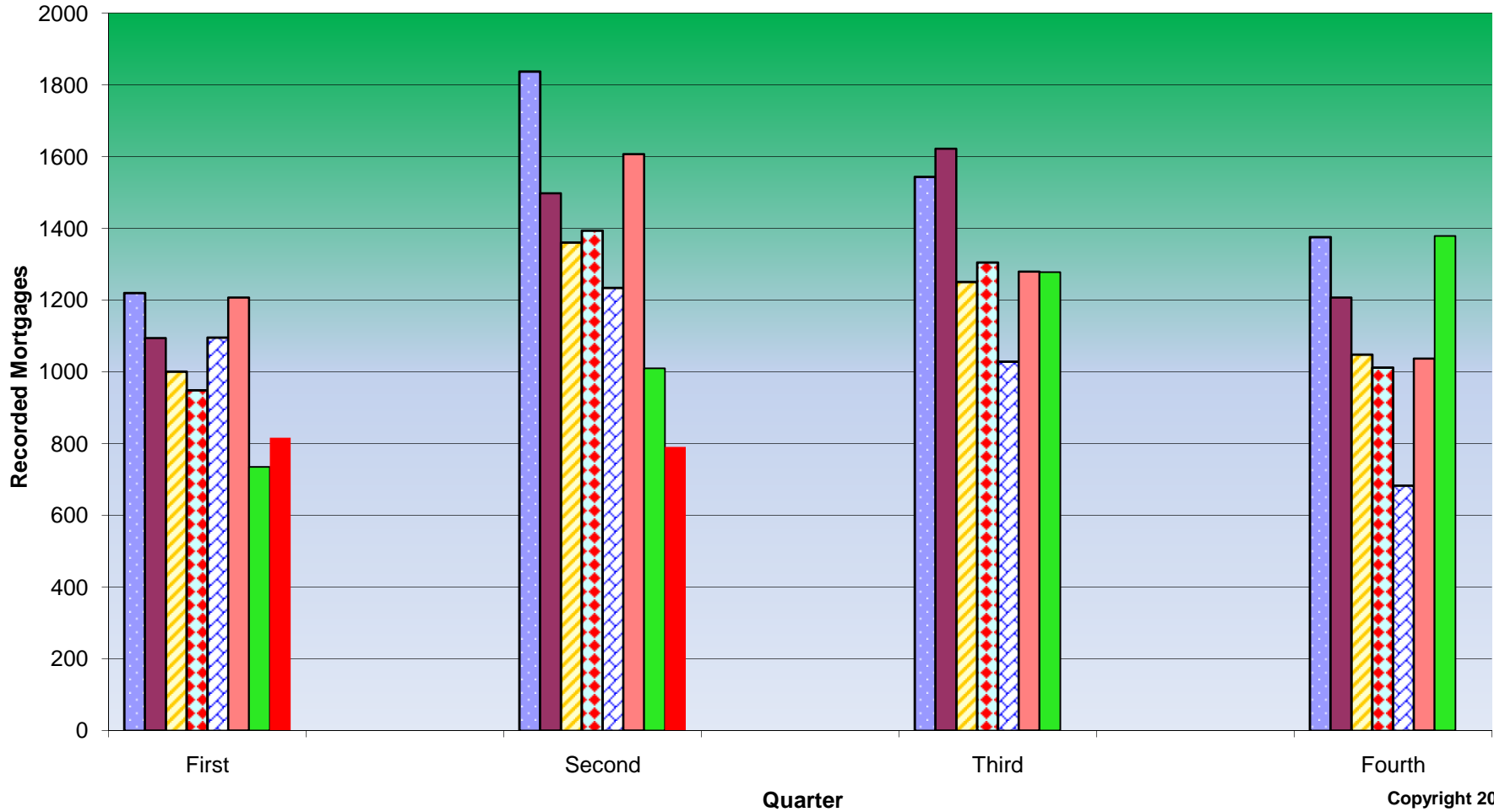
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Mortgage Loan Dollar Volume 2004 - 2011 by Quarter \$50K to \$500K

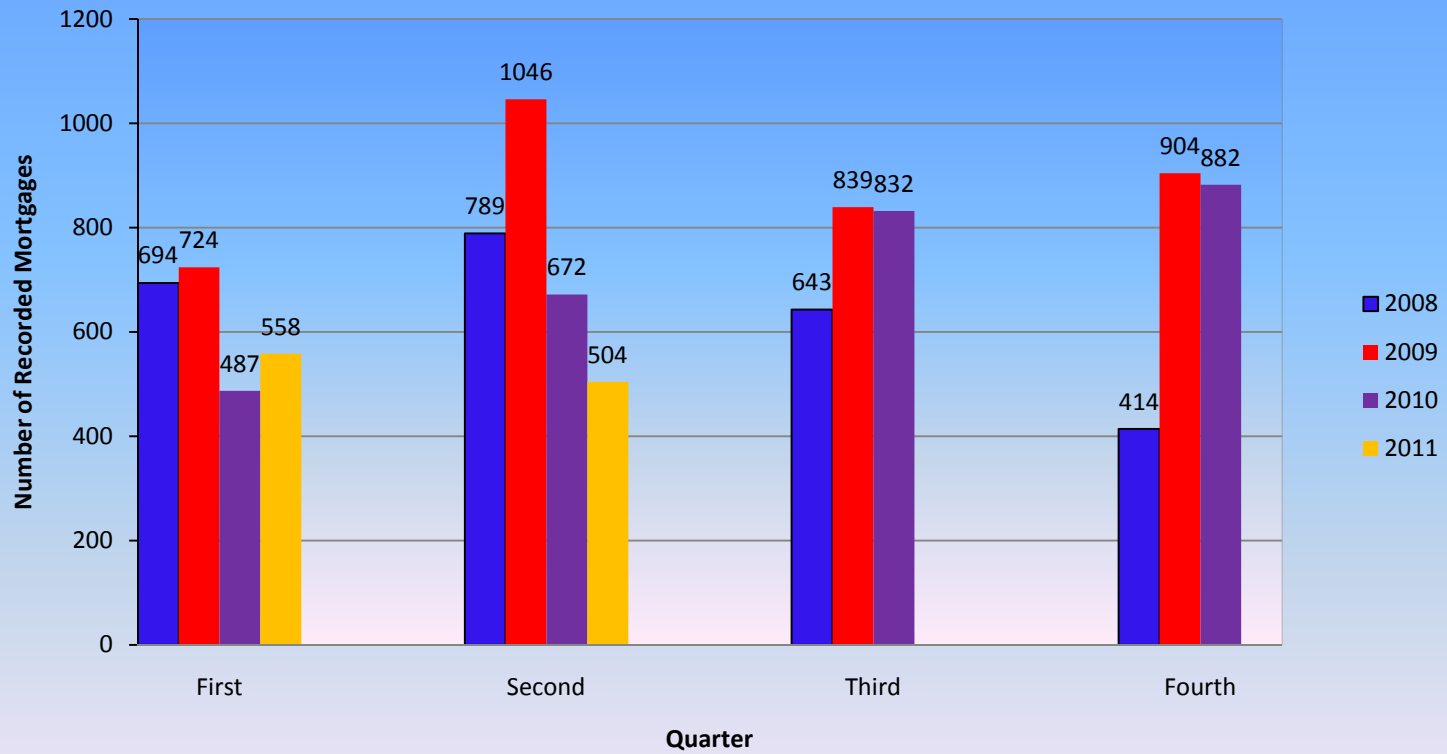


Recorded Mortgages 2004 - 2011 by Quarter Between \$50K and \$500K

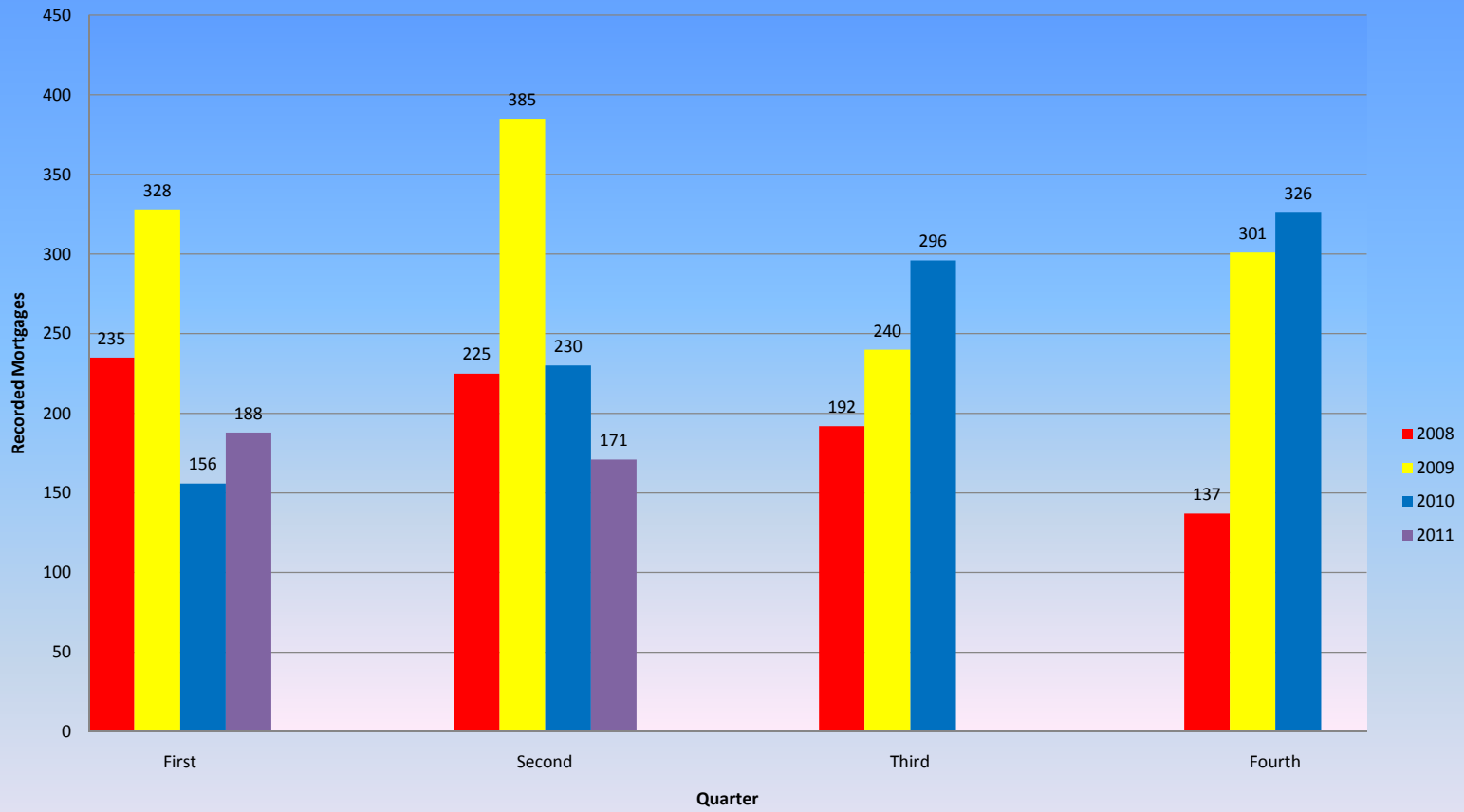
2004
 2005
 2006
 2007
 2008
 2009
 2010
 2011



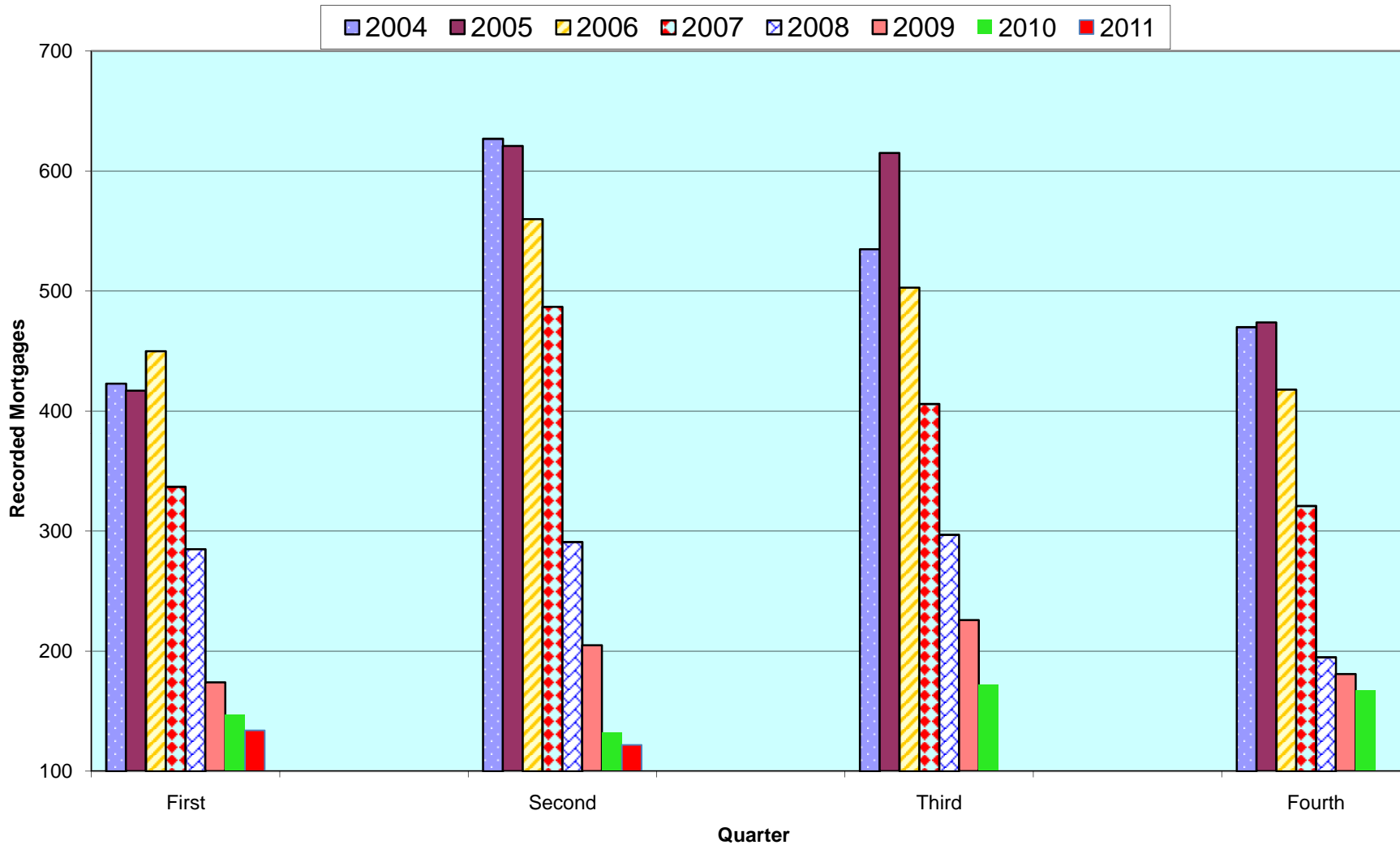
Mortgages \$75K-\$200K - Monroe County by Quarter - 2008 to 2011



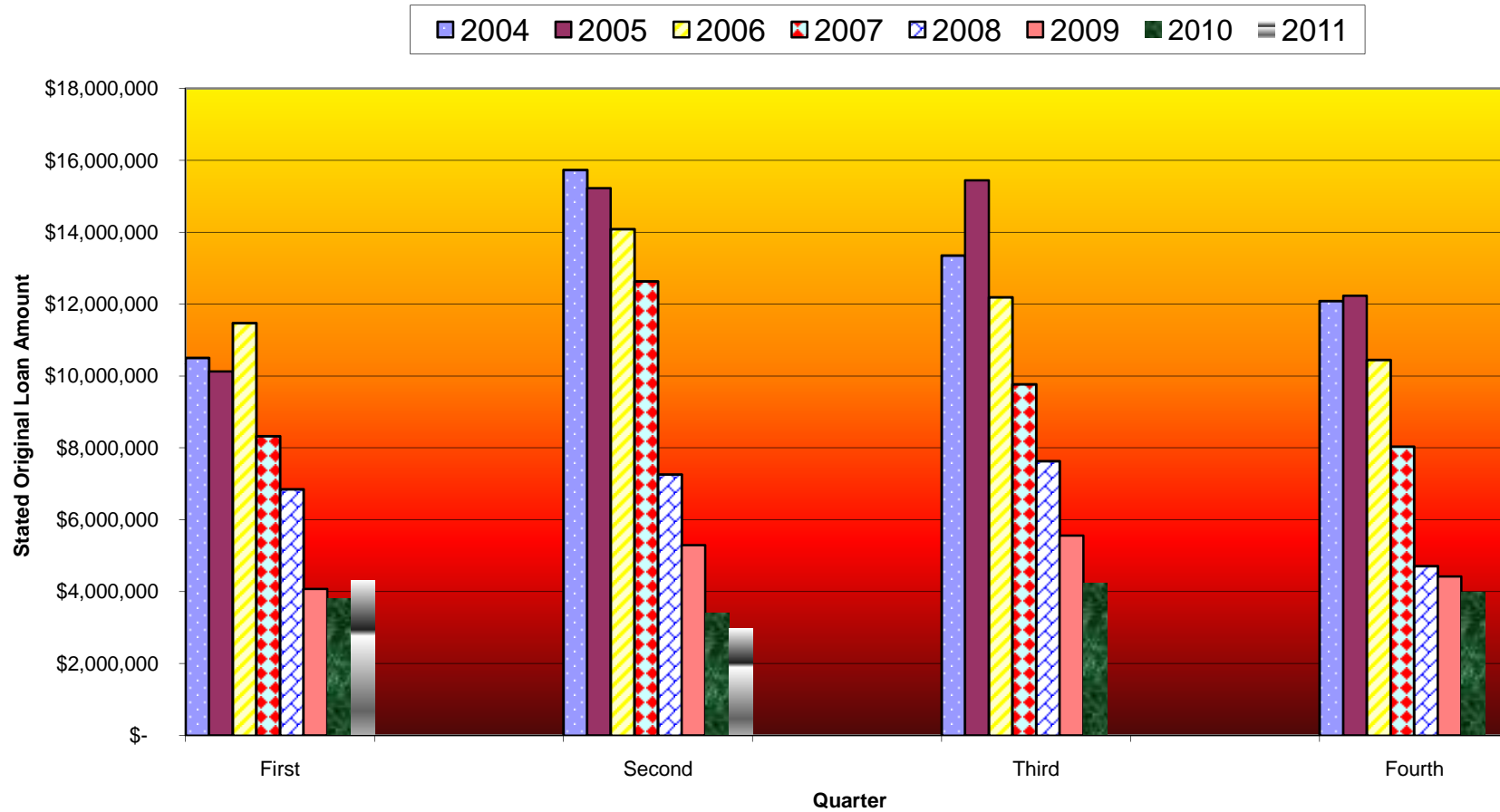
Mortgages \$200K to \$417K by Quarter 2008 - 2011

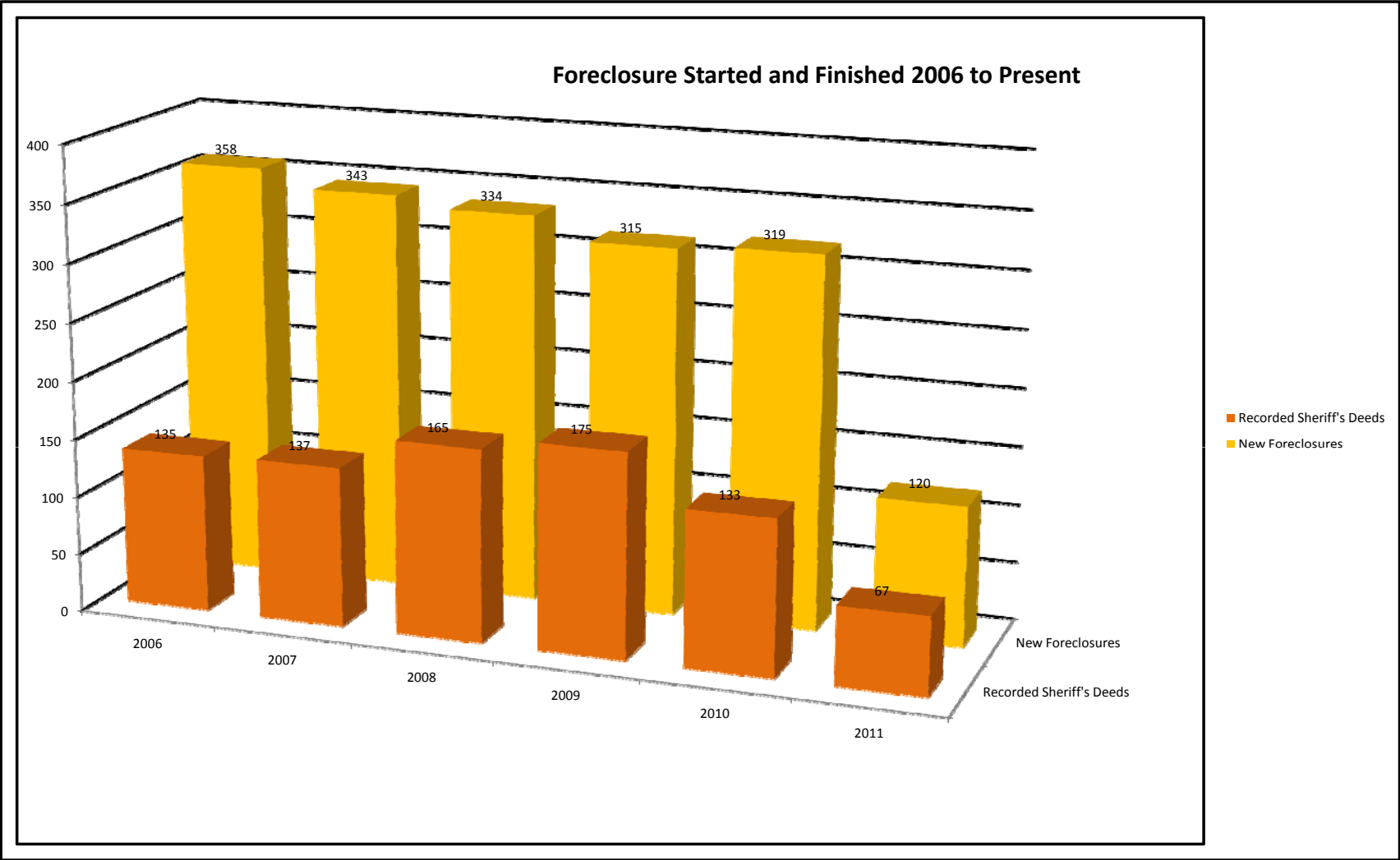


Recorded Mortgages 2004 - 2011 by Quarter Under \$50K



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





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

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

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

