



“Mommy! Make them stop!”

Many things to be keeping an eye on these days . . .

- The new Consumer Finance Protection Bureau (CFPB) is testing forms. We’ve seen a number of versions of a combined Good Faith Estimate and Truth in Lending disclosure. In November, we saw a combined Settlement Statement (f/k/a HUD-1) and Truth in Lending disclosure. In the name of simplification this new form if adopted will have morphed into six pages. Six pages are simpler than two. Seriously? What’s most disturbing is that the CFPB is promulgating the forms before they’ve promulgated the rules that the forms are supposed to implement. And they’re hoping for a July 1 2012 effective date. Oh joy.
- The National Association of Insurance Commissioners (NAIC) is developing a statistical reporting system for title agents. The NAIC hopes that by gathering specifics about the transactions title agents insure, they can develop a better understanding of the title industry and how best to regulate it. It’s unclear at this stage what increased administrative burden will be created by this initiative.
- Beginning January 1, 2012, the RREAL Licensing Data base that closing agents report to will be expanded to include all residential transactions. Not just transactions involving a first mortgage. Based upon our own book of business this requirement will result in our having to report about twenty five percent more transactions.
- On a more positive note, Fannie and Freddie have revised their standards for the Home Affordable Refinance Program (HARP). Estimates are that between one and two million additional borrowers may qualify under this revamped program. I’m hoping that it’s all of that and more. The new standards ease appraisal rules for borrowers with negative loan to value ratios. This change makes it easier for responsible homeowners to qualify for a refinance as long as they are current with the payments on their existing loan. In my opinion, this reform is a long overdue.

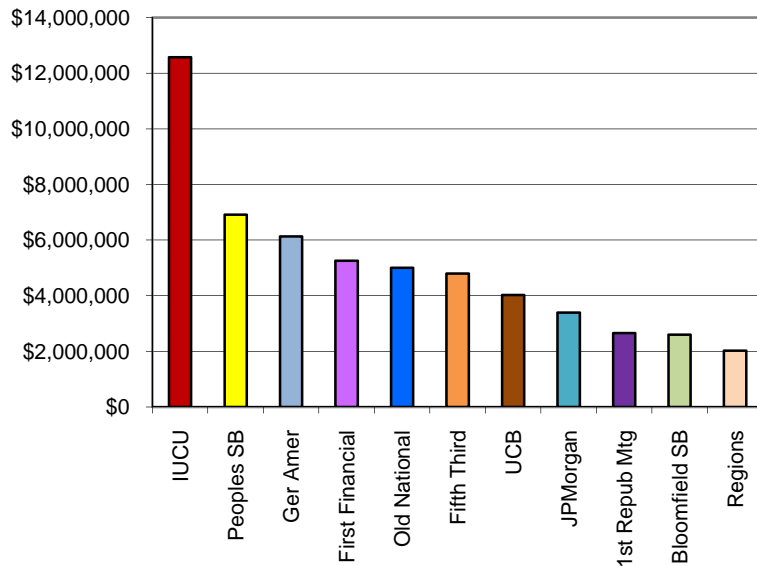
Our company goal at the beginning of this year was just to try and get better at what we do and minimize change. As the year progressed we were able to take advantage of several unexpected opportunities to grow significantly and improve our company. We couldn’t have done this without our client’s support and encouragement. For this we are truly thankful. Have a great holiday season. You deserve it!

~John Bethell



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Dollars - October 2011



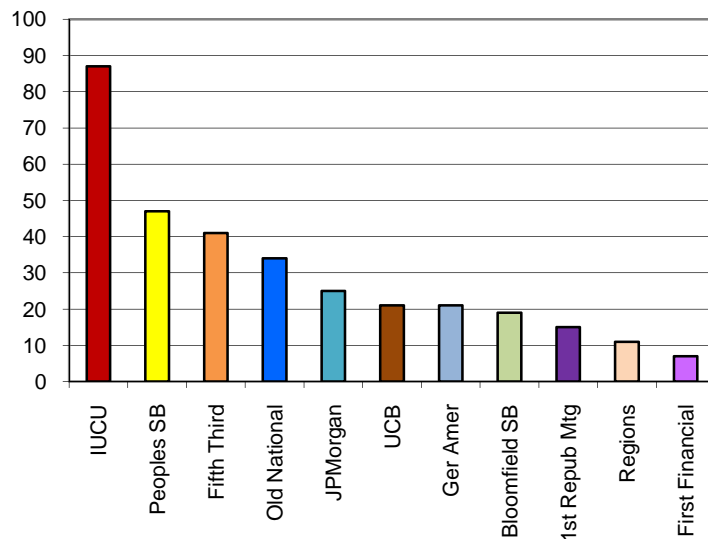
Residential and commercial property mortgages filed in Monroe County during October 2011.

IUCU	12,565,484
Peoples SB	6,907,430
Ger Amer	6,129,281
First Financial	5,255,104
Old National	5,009,249
Fifth Third	4,800,814
UCB	4,032,300
JPMorgan	3,398,199
1st Repub Mtg	2,657,067
Bloomfield SB	2,597,700
Regions	2,029,253

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 - October 2011

IUCU	87
Peoples SB	47
Fifth Third	41
Old National	34
JPMorgan	25
UCB	21
Ger Amer	21
Bloomfield SB	19
1st Repub Mtg	15
Regions	11
First Financial	7



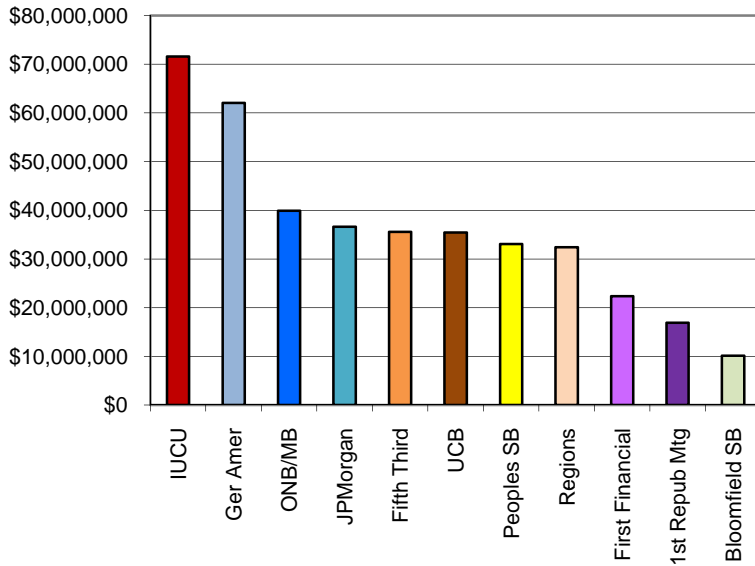
Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during the month of October 2011.

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	2	241,500	3	878,880	0	0	5	1.1	1,120,380	1.2
ALLIED HOME MORTGAGE	0	0	1	124,267	4	1,212,682	0	0	5	1.1	1,336,949	1.4
BAXTER CREDIT UNION	0	0	0	0	1	379,000	0	0	1	0.2	379,000	0.4
BANK OF AMERICA	0	0	1	183,250	0	0	0	0	1	0.2	183,250	0.2
BLOOMFIELD STATE BANK	4	107,400	10	1,244,600	5	1,245,700	0	0	19	4.1	2,597,700	2.7
CRANE FEDERAL CREDIT U	1	34,000	1	100,973	0	0	0	0	2	0.4	134,973	0.1
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT SERVICES M	1	14,625	0	0	0	0	0	0	1	0.2	14,625	0
FIRST FINANCIAL BANK	1	0	0	0	3	1,484,104	3	3,771,000	7	1.5	5,255,104	5.5
FARMERS AND MECHANICS	0	0	6	499,000	1	300,000	0	0	7	1.5	799,000	0.8
FIRST REPUBLIC MORTGAG	0	0	10	1,221,356	5	1,435,711	0	0	15	3.2	2,657,067	2.8
FIFTH THIRD BANK	5	169,820	7	545,985	0	0	0	0	12	2.6	715,805	0.7
FIFTH THIRD MORTGAGE	0	0	24	2,852,309	5	1,232,700	0	0	29	6.2	4,085,009	4.2
GERMAN AMERICAN BANCOR	1	40,000	10	1,434,845	7	2,611,710	3	2,042,726	21	4.5	6,129,281	6.4
GATEWAY MORTGAGE GROUP	0	0	5	581,832	4	1,080,564	0	0	9	1.9	1,662,396	1.7
HOOSIER HILLS CREDIT U	0	0	0	0	0	0	0	0	0	0	0	0
INDIANA UNIVERSITY CRE	13	322,370	62	7,457,548	11	3,000,000	1	1,785,566	87	18.6	12,565,484	13
JPMORGAN CHASE BANK	0	0	22	2,221,160	3	1,177,039	0	0	25	5.3	3,398,199	3.5
MONROE BANK	0	0	0	0	0	0	0	0	0	0	0	0
METLIFE HOME LOANS	0	0	3	453,446	0	0	0	0	3	0.6	453,446	0.5
MORTGAGE MASTERS	0	0	1	104,287	3	929,960	0	0	4	0.9	1,034,247	1.1
OWEN COMMUNITY BANK	0	0	0	0	0	0	0	0	0	0	0	0
OWEN COUNTY STATE BANK	2	31,500	5	547,700	1	220,000	0	0	8	1.7	799,200	0.8
OLD NATIONAL BANK	3	100,031	26	3,244,534	5	1,664,684	0	0	34	7.3	5,009,249	5.2
PROVIDENT FUNDING ASSO	0	0	0	0	2	487,350	0	0	2	0.4	487,350	0.5
PEOPLES STATE BANK	6	125,500	29	3,461,930	12	3,320,000	0	0	47	10	6,907,430	7.2
REGIONS BANK	1	27,500	1	115,193	0	0	0	0	2	0.4	142,693	0.1
REGIONS MORTGAGE	0	0	6	861,360	3	1,025,200	0	0	9	1.9	1,886,560	2
UNITED COMMERCE BANK	2	75,000	12	1,515,600	7	2,441,700	0	0	21	4.5	4,032,300	4.2
UNITED STATES OF AMERI	1	0	1	71,000	0	0	1	601,700	3	0.6	672,700	0.7
UNION SAVINGS BANK	0	0	9	979,470	4	1,047,700	0	0	13	2.8	2,027,170	2.1
WELLS FARGO BANK	0	0	6	623,531	2	504,000	1	17,500,000	9	1.9	18,627,531	19.3
All Others	10	219,853	31	3,653,833	25	6,851,836	1	560,000	67	14.3	11,285,522	11.7
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TOTALS	51	1,267,599	291	34,340,509	116	34,530,520	10	26,260,992	468	100	96,399,620	100



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Dollars - Year-to-Date through October 2011



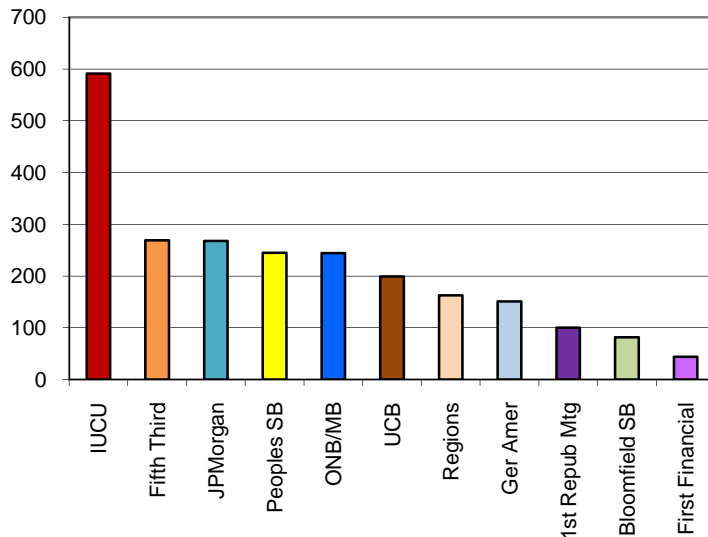
Residential and commercial property mortgages filed in Monroe County during 2011.

IUCU	71,554,159
Ger Amer	62,052,581
ONB/MB	39,894,245
JPMorgan	36,617,880
Fifth Third	35,534,057
UCB	35,412,489
Peoples SB	33,075,530
Regions	32,404,337
First Financial	22,373,822
1st Repub Mtg	16,882,298
Bloomfield SB	10,142,876

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 October 2011

IUCU	591
Fifth Third	269
JPMorgan	268
Peoples SB	245
ONB/MB	244
UCB	199
Regions	163
Ger Amer	151
1st Repub Mtg	100
Bloomfield SB	82
First Financial	44



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	
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount			Docs	%
ALLY BANK	2	97,000	20	2,508,512	10	2,602,267	0	0	32	0.9	5,207,779	0.7
ALLIED HOME MORTGAGE	0	0	26	3,064,091	10	2,813,898	1	507,620	37	1	6,385,609	0.8
BAXTER CREDIT UNION	2	61,100	10	1,261,080	6	1,892,600	0	0	18	0.5	3,214,780	0.4
BANK OF AMERICA	0	0	37	4,964,274	14	3,901,675	0	0	51	1.4	8,865,949	1.2
BLOOMFIELD STATE BANK	23	625,503	46	5,027,540	10	2,405,800	3	2,084,033	82	2.3	10,142,876	1.3
CRANE FEDERAL CREDIT U	13	308,200	25	2,443,415	2	491,000	0	0	40	1.1	3,242,615	0.4
CITIMORTGAGE	0	0	7	918,733	3	744,141	0	0	10	0.3	1,662,874	0.2
FARM CREDIT SERVICES M	2	48,374	7	674,381	3	899,969	2	2,169,200	14	0.4	3,791,924	0.5
FIRST FINANCIAL BANK	7	179,300	15	2,008,765	13	4,118,042	9	16,067,715	44	1.2	22,373,822	3
FARMERS AND MECHANICS	2	50,000	19	1,832,700	5	1,487,365	0	0	26	0.7	3,370,065	0.4
FIRST REPUBLIC MORTGAG	1	49,500	72	8,584,270	26	7,598,528	1	650,000	100	2.8	16,882,298	2.2
FIFTH THIRD BANK	22	547,320	31	2,532,487	0	0	0	0	53	1.5	3,079,807	0.4
FIFTH THIRD MORTGAGE	5	190,886	173	21,499,149	37	10,004,215	1	760,000	216	6	32,454,250	4.3
GERMAN AMERICAN BANCOR	9	217,100	63	7,853,056	56	18,956,154	23	35,026,271	151	4.2	62,052,581	8.2
GATEWAY MORTGAGE GROUP	1	46,460	29	3,284,728	9	2,479,703	0	0	39	1.1	5,810,891	0.8
HOOSIER HILLS CREDIT U	2	40,000	7	726,000	2	455,450	1	1,387,000	12	0.3	2,608,450	0.3
INDIANA UNIVERSITY CRE	138	3,478,250	361	39,715,822	86	22,506,718	6	5,853,369	591	16.4	71,554,159	9.4
JPMORGAN CHASE BANK	5	194,459	221	22,764,868	40	11,759,553	2	1,899,000	268	7.4	36,617,880	4.8
MONROE BANK	7	120,900	51	5,607,035	12	3,619,417	1	1,921,486	71	2	11,268,838	1.5
METLIFE HOME LOANS	2	39,000	31	3,931,109	9	2,381,550	0	0	42	1.2	6,351,659	0.8
MORTGAGE MASTERS	0	0	18	2,387,863	9	2,600,557	1	1,411,324	28	0.8	6,399,744	0.8
OWEN COMMUNITY BANK	0	0	2	287,500	0	0	0	0	2	0.1	287,500	0
OWEN COUNTY STATE BANK	6	161,000	22	2,248,123	9	2,472,777	1	700,000	38	1.1	5,581,900	0.7
OLD NATIONAL BANK	14	402,096	125	13,824,197	31	8,955,848	3	5,443,266	173	4.8	28,625,407	3.8
PROVIDENT FUNDING ASSO	0	0	9	1,230,850	5	1,277,350	0	0	14	0.4	2,508,200	0.3
PEOPLES STATE BANK	35	807,647	158	17,944,619	51	13,573,264	1	750,000	245	6.8	33,075,530	4.4
REGIONS BANK	13	333,574	16	1,739,031	6	1,768,005	4	6,093,106	39	1.1	9,933,716	1.3
REGIONS MORTGAGE	3	93,400	88	10,993,196	29	8,458,525	4	2,925,500	124	3.4	22,470,621	3
UNITED COMMERCE BANK	19	514,297	136	16,257,943	38	11,163,787	6	7,476,462	199	5.5	35,412,489	4.7
UNITED STATES OF AMERI	2	3,646	8	747,560	0	0	1	601,700	11	0.3	1,352,906	0.2
UNION SAVINGS BANK	4	129,000	82	9,161,008	17	4,275,975	0	0	103	2.9	13,565,983	1.8
WELLS FARGO BANK	4	76,883	68	8,067,936	14	3,457,898	1	17,500,000	87	2.4	29,102,717	3.8
All Others	67	1,012,955	388	47,244,309	165	46,856,595	27	157,649,741	647	17.9	252,763,600	33.3
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TOTALS	410	9,827,850	2371	273,336,150	727	205,978,626	99	268,876,793	3607	100	758,019,419	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 October 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	2	241,500	3	878,880	0	0	0	5	1.1	1,120,380	1.2
ALLIED HOME MORTGAGE	0	0	1	124,267	4	1,212,682	0	0	5	1.1	1,336,949	1.4	
BAXTER CREDIT UNION	0	0	0	0	1	379,000	0	0	1	0.2	379,000	0.4	
BANK OF AMERICA	0	0	1	183,250	0	0	0	0	1	0.2	183,250	0.2	
BLOOMFIELD STATE BANK	6	237,300	8	1,114,700	5	1,245,700	0	0	19	4.1	2,597,700	2.7	
CRANE FEDERAL CREDIT U	1	34,000	1	100,973	0	0	0	0	2	0.4	134,973	0.1	
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT SERVICES M	1	14,625	0	0	0	0	0	0	1	0.2	14,625	0	
FIRST FINANCIAL BANK	1	0	0	0	0	0	6	5,255,104	7	1.5	5,255,104	5.5	
FARMERS AND MECHANICS	1	50,000	5	449,000	1	300,000	0	0	7	1.5	799,000	0.8	
FIRST REPUBLIC MORTGAG	1	69,200	9	1,152,156	5	1,435,711	0	0	15	3.2	2,657,067	2.8	
FIFTH THIRD BANK	10	470,705	2	245,100	0	0	0	0	12	2.6	715,805	0.7	
FIFTH THIRD MORTGAGE	3	181,000	21	2,671,309	5	1,232,700	0	0	29	6.2	4,085,009	4.2	
GERMAN AMERICAN BANCOR	3	158,125	8	1,316,720	7	2,611,710	3	2,042,726	21	4.5	6,129,281	6.4	
GATEWAY MORTGAGE GROUP	0	0	5	581,832	4	1,080,564	0	0	9	1.9	1,662,396	1.7	
HOOSIER HILLS CREDIT U	0	0	0	0	0	0	0	0	0	0	0	0	0
INDIANA UNIVERSITY CRE	27	1,258,120	48	6,521,798	11	3,000,000	1	1,785,566	87	18.6	12,565,484	13	
JPMORGAN CHASE BANK	6	354,918	16	1,866,242	1	245,039	2	932,000	25	5.3	3,398,199	3.5	
MONROE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
METLIFE HOME LOANS	0	0	3	453,446	0	0	0	0	3	0.6	453,446	0.5	
MORTGAGE MASTERS	0	0	1	104,287	3	929,960	0	0	4	0.9	1,034,247	1.1	
OWEN COMMUNITY BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
OWEN COUNTY STATE BANK	4	168,200	3	411,000	1	220,000	0	0	8	1.7	799,200	0.8	
OLD NATIONAL BANK	8	414,121	21	2,930,444	4	1,193,884	1	470,800	34	7.3	5,009,249	5.2	
PROVIDENT FUNDING ASSO	0	0	0	0	2	487,350	0	0	2	0.4	487,350	0.5	
PEOPLES STATE BANK	8	270,500	27	3,316,930	12	3,320,000	0	0	47	10	6,907,430	7.2	
REGIONS BANK	1	27,500	1	115,193	0	0	0	0	2	0.4	142,693	0.1	
REGIONS MORTGAGE	0	0	6	861,360	3	1,025,200	0	0	9	1.9	1,886,560	2	
UNITED COMMERCE BANK	4	199,300	10	1,391,300	7	2,441,700	0	0	21	4.5	4,032,300	4.2	
UNITED STATES OF AMERI	2	71,000	0	0	0	0	1	601,700	3	0.6	672,700	0.7	
UNION SAVINGS BANK	2	126,000	7	853,470	4	1,047,700	0	0	13	2.8	2,027,170	2.1	
WELLS FARGO BANK	2	141,579	4	481,952	2	504,000	1	17,500,000	9	1.9	18,627,531	19.3	
All Others	15	527,353	26	3,346,333	25	6,851,836	1	560,000	67	14.3	11,285,522	11.7	
TOTALS	106	4,773,546	236	30,834,562	110	31,643,616	16	29,147,896	468	100	96,399,620	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	19	2,456,262	10	2,602,267	0	0	32	0.9	5,207,779	0.7
ALLIED HOME MORTGAGE	5	298,650	21	2,765,441	10	2,813,898	1	507,620	37	1	6,385,609	0.8
BAXTER CREDIT UNION	3	118,100	9	1,204,080	6	1,892,600	0	0	18	0.5	3,214,780	0.4
BANK OF AMERICA	1	58,500	36	4,905,774	14	3,901,675	0	0	51	1.4	8,865,949	1.2
BLOOMFIELD STATE BANK	31	1,129,903	38	4,523,140	10	2,405,800	3	2,084,033	82	2.3	10,142,876	1.3
CRANE FEDERAL CREDIT U	22	904,842	16	1,846,773	2	491,000	0	0	40	1.1	3,242,615	0.4
CITIMORTGAGE	0	0	7	918,733	3	744,141	0	0	10	0.3	1,662,874	0.2
FARM CREDIT SERVICES M	5	231,693	4	491,062	3	899,969	2	2,169,200	14	0.4	3,791,924	0.5
FIRST FINANCIAL BANK	8	250,550	14	1,937,515	10	2,633,938	12	17,551,819	44	1.2	22,373,822	3
FARMERS AND MECHANICS	6	309,500	15	1,573,200	5	1,487,365	0	0	26	0.7	3,370,065	0.4
FIRST REPUBLIC MORTGAG	9	575,498	64	8,058,272	26	7,598,528	1	650,000	100	2.8	16,882,298	2.2
FIFTH THIRD BANK	36	1,442,602	17	1,637,205	0	0	0	0	53	1.5	3,079,807	0.4
FIFTH THIRD MORTGAGE	18	1,001,449	160	20,688,586	37	10,004,215	1	760,000	216	6	32,454,250	4.3
GERMAN AMERICAN BANCOR	17	734,489	55	7,335,667	51	16,697,154	28	37,285,271	151	4.2	62,052,581	8.2
GATEWAY MORTGAGE GROUP	3	175,960	27	3,155,228	9	2,479,703	0	0	39	1.1	5,810,891	0.8
HOOSIER HILLS CREDIT U	4	169,000	5	597,000	2	455,450	1	1,387,000	12	0.3	2,608,450	0.3
INDIANA UNIVERSITY CRE	229	8,969,955	270	34,224,117	86	22,506,718	6	5,853,369	591	16.4	71,554,159	9.4
JPMORGAN CHASE BANK	59	3,512,174	167	19,447,153	35	9,477,553	7	4,181,000	268	7.4	36,617,880	4.8
MONROE BANK	18	839,100	40	4,888,835	12	3,619,417	1	1,921,486	71	2	11,268,838	1.5
METLIFE HOME LOANS	6	261,465	27	3,708,644	9	2,381,550	0	0	42	1.2	6,351,659	0.8
MORTGAGE MASTERS	2	118,479	16	2,269,384	9	2,600,557	1	1,411,324	28	0.8	6,399,744	0.8
OWEN COMMUNITY BANK	0	0	2	287,500	0	0	0	0	2	0.1	287,500	0
OWEN COUNTY STATE BANK	15	730,620	13	1,678,503	8	2,042,777	2	1,130,000	38	1.1	5,581,900	0.7
OLD NATIONAL BANK	39	1,909,065	100	12,317,228	30	8,485,048	4	5,914,066	173	4.8	28,625,407	3.8
PROVIDENT FUNDING ASSO	0	0	9	1,230,850	5	1,277,350	0	0	14	0.4	2,508,200	0.3
PEOPLES STATE BANK	72	3,151,495	121	15,600,771	49	12,662,014	3	1,661,250	245	6.8	33,075,530	4.4
REGIONS BANK	18	625,876	11	1,446,729	5	1,337,005	5	6,524,106	39	1.1	9,933,716	1.3
REGIONS MORTGAGE	13	782,049	78	10,304,547	29	8,458,525	4	2,925,500	124	3.4	22,470,621	3
UNITED COMMERCE BANK	39	1,753,640	116	15,018,600	38	11,163,787	6	7,476,462	199	5.5	35,412,489	4.7
UNITED STATES OF AMERI	3	74,646	7	676,560	0	0	1	601,700	11	0.3	1,352,906	0.2
UNION SAVINGS BANK	17	940,076	69	8,349,932	17	4,275,975	0	0	103	2.9	13,565,983	1.8
WELLS FARGO BANK	13	659,222	59	7,485,597	14	3,457,898	1	17,500,000	87	2.4	29,102,717	3.8
All Others	108	3,586,253	347	44,671,011	159	44,038,269	33	160,468,067	647	17.9	252,763,600	33.3
TOTALS	822	35,464,101	1959	247,699,899	703	194,892,146	123	279,963,273	3607	100	758,019,419	100