



***“All objects lose by too familiar a view.”***  
*~ John Dryden*

Sometimes you’re so close to something that you forget that not everything is obvious. Recently I was asked some questions about the data in our report, what it means and where it comes from. So I thought that I’d start the New Year with an explanation.

The Mortgage Market Share Report has been published monthly by John Bethell Title Company, Inc. and its predecessor All American Title, Inc. since 1996. The report is a summary of the total mortgages recorded in Monroe County for the month and for the year to date. Both the number of mortgages and the aggregate stated original loan amounts are tracked by lender.

At the end of each quarter the report also includes data presented to give a more complete understanding of the real estate market in Monroe County. Historical trends, total sale transactions, the breakdown of primary residential sales by price, new foreclosures started and recorded Sheriff’s deeds are included.

The data comes from our proprietary in-house property records data base. This data base is an index to every real estate related document recorded in the Monroe County Recorder’s office and the Clerk of Courts’ office. The data base is updated daily as documents are placed of record in the county offices. The primary use of the data base is to enhance the speed and accuracy of the title work that we perform for our clients. The statistical information is a useful by-product. The sale data is supplemented by Indiana Sales Disclosure information maintained by the State Department of Local Government Finance.

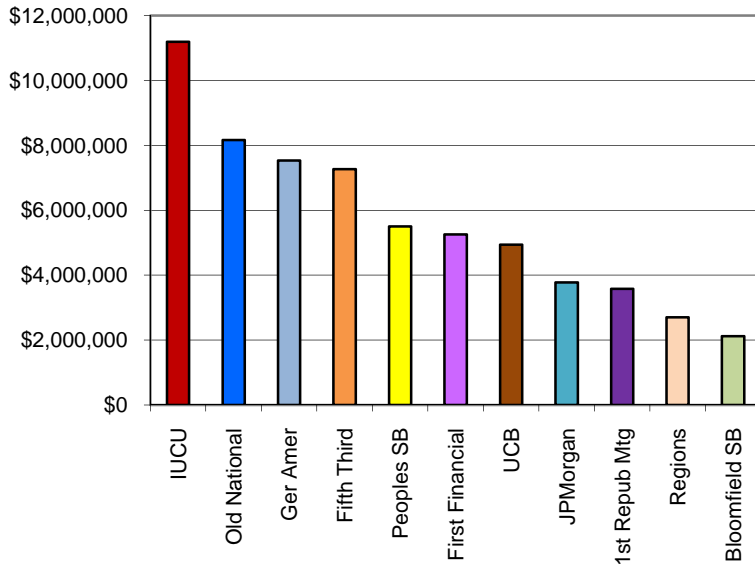
One of my resolutions for 2012 is to improve the timeliness of the report by a week to ten days. Wish me luck!

~John Bethell



People who care. Service you trust.

**Dollars - November 2011**



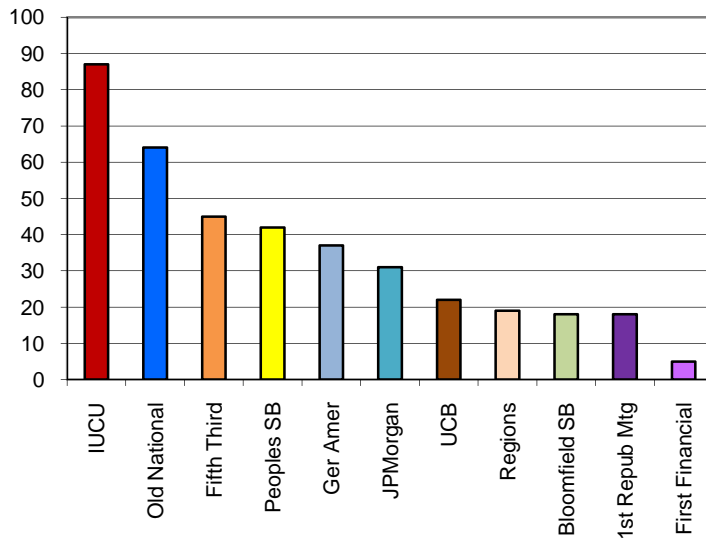
Residential and commercial property mortgages filed in Monroe County during November 2011.

IUCU	11,183,205
Old National	8,164,268
Ger Amer	7,526,946
Fifth Third	7,268,203
Peoples SB	5,502,184
First Financial	5,254,131
UCB	4,945,028
JPMorgan	3,772,795
1st Repub Mtg	3,583,159
Regions	2,706,292
Bloomfield SB	2,122,230

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 2011**

IUCU	87
Old National	64
Fifth Third	45
Peoples SB	42
Ger Amer	37
JPMorgan	31
UCB	22
Regions	19
Bloomfield SB	18
1st Repub Mtg	18
First Financial	5





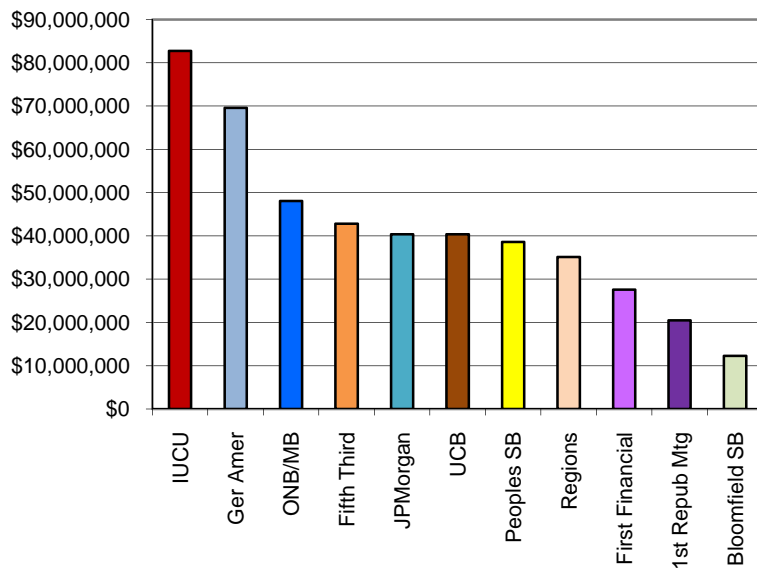
Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during the month of November 2011.

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	267,450	1	326,500	0	0	4	0.7	593,950	0.6
ALLIED HOME MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
BAXTER CREDIT UNION	1	32,400	2	183,600	0	0	0	0	3	0.5	216,000	0.2
BANK OF AMERICA	0	0	3	307,618	3	1,072,613	0	0	6	1.1	1,380,231	1.5
BLOOMFIELD STATE BANK	4	122,000	12	1,571,230	2	429,000	0	0	18	3.2	2,122,230	2.3
CRANE FEDERAL CU	2	44,800	5	461,710	0	0	0	0	7	1.3	506,510	0.5
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT SERVICES	0	0	0	0	0	0	0	0	0	0	0	0
FIRST FINANCIAL BANK	0	0	4	416,631	0	0	1	4,837,500	5	0.9	5,254,131	5.6
FARMERS AND MECHANICS	1	25,000	3	327,500	0	0	0	0	4	0.7	352,500	0.4
FIRST REPUBLIC MORTGAGE	0	0	8	885,007	10	2,698,152	0	0	18	3.2	3,583,159	3.9
FIFTH THIRD BANK	1	29,500	3	198,100	2	679,950	0	0	6	1.1	907,550	1
FIFTH THIRD MORTGAGE	0	0	30	3,808,108	9	2,552,545	0	0	39	7	6,360,653	6.8
GERMAN AMERICAN BANCORP	3	74,000	18	1,952,100	14	4,377,765	2	1,123,081	37	6.6	7,526,946	8.1
GATEWAY MORTGAGE GROUP	0	0	5	497,736	1	210,996	0	0	6	1.1	708,732	0.8
HOOSIER HILLS CU	0	0	0	0	1	417,000	0	0	1	0.2	417,000	0.4
INDIANA UNIVERSITY CU	17	393,500	58	7,130,800	12	3,658,905	0	0	87	15.6	11,183,205	12
JPMORGAN CHASE BANK	1	41,000	25	2,412,143	5	1,319,652	0	0	31	5.5	3,772,795	4.1
MONROE BANK	0	0	0	0	0	0	0	0	0	0	0	0
METLIFE HOME LOANS	0	0	4	492,951	2	716,006	1	675,000	7	1.3	1,883,957	2
MORTGAGE MASTERS	0	0	5	662,046	2	591,047	0	0	7	1.3	1,253,093	1.3
OWEN COMMUNITY BANK	0	0	0	0	0	0	0	0	0	0	0	0
OWEN COUNTY STATE BANK	0	0	5	620,082	0	0	0	0	5	0.9	620,082	0.7
OLD NATIONAL BANK	11	280,627	46	5,198,791	6	1,804,850	1	880,000	64	11.4	8,164,268	8.8
PROVIDENT FUNDING ASSOC	0	0	2	376,000	0	0	0	0	2	0.4	376,000	0.4
PEOPLES STATE BANK	2	35,000	34	3,853,584	6	1,613,600	0	0	42	7.5	5,502,184	5.9
REGIONS BANK	2	66,000	1	98,802	0	0	0	0	3	0.5	164,802	0.2
REGIONS MORTGAGE	0	0	11	1,198,290	5	1,343,200	0	0	16	2.9	2,541,490	2.7
UNITED COMMERCE BANK	1	35,500	16	1,910,950	3	899,650	2	2,098,928	22	3.9	4,945,028	5.3
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	10	1,444,100	2	420,600	0	0	12	2.1	1,864,700	2
WELLS FARGO BANK	1	49,237	11	1,470,604	2	436,396	0	0	14	2.5	1,956,237	2.1
All Others	5	40,000	57	7,086,751	27	8,101,490	4	3,646,000	93	16.6	18,874,241	20.3
<b>TOTALS</b>	<b>52</b>	<b>1,268,564</b>	<b>381</b>	<b>44,832,684</b>	<b>115</b>	<b>33,669,917</b>	<b>11</b>	<b>13,260,509</b>	<b>559</b>	<b>100</b>	<b>93,031,674</b>	<b>100</b>



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**Dollars - Year-to-Date through November 2011**



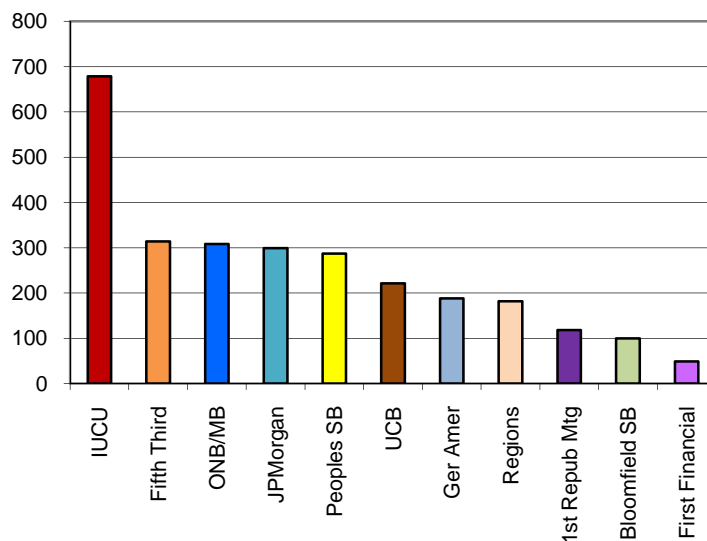
Residential and commercial property mortgages filed in Monroe County during 2011.

IUCU	82,737,364
Ger Amer	69,579,527
ONB/MB	48,058,513
Fifth Third	42,802,260
JPMorgan	40,390,675
UCB	40,357,517
Peoples SB	38,577,714
Regions	35,110,629
First Financial	27,627,953
1st Repub Mtg	20,465,457
Bloomfield SB	12,265,106

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 November 2011**

IUCU	678
Fifth Third	314
ONB/MB	308
JPMorgan	299
Peoples SB	287
UCB	221
Ger Amer	188
Regions	182
1st Repub Mtg	118
Bloomfield SB	100
First Financial	49



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	2	97,000	23	2,775,962	11	2,928,767	0	0	36	0.9	5,801,729	0.7
ALLIED HOME MORTGAGE	0	0	26	3,064,091	10	2,813,898	1	507,620	37	0.9	6,385,609	0.8
BAXTER CREDIT UNION	3	93,500	12	1,444,680	6	1,892,600	0	0	21	0.5	3,430,780	0.4
BANK OF AMERICA	0	0	40	5,271,892	17	4,974,288	0	0	57	1.4	10,246,180	1.2
BLOOMFIELD STATE BANK	27	747,503	58	6,598,770	12	2,834,800	3	2,084,033	100	2.4	12,265,106	1.4
CRANE FEDERAL CU	15	353,000	30	2,905,125	2	491,000	0	0	47	1.1	3,749,125	0.4
CITIMORTGAGE	0	0	7	918,733	3	744,141	0	0	10	0.2	1,662,874	0.2
FARM CREDIT SERVICES	2	48,374	7	674,381	3	899,969	2	2,169,200	14	0.3	3,791,924	0.4
FIRST FINANCIAL BANK	7	179,300	19	2,425,396	13	4,118,042	10	20,905,215	49	1.2	27,627,953	3.2
FARMERS AND MECHANICS	3	75,000	22	2,160,200	5	1,487,365	0	0	30	0.7	3,722,565	0.4
FIRST REPUBLIC MORTGAGE	1	49,500	80	9,469,277	36	10,296,680	1	650,000	118	2.8	20,465,457	2.4
FIFTH THIRD BANK	23	576,820	34	2,730,587	2	679,950	0	0	59	1.4	3,987,357	0.5
FIFTH THIRD MORTGAGE	5	190,886	203	25,307,257	46	12,556,760	1	760,000	255	6.1	38,814,903	4.6
GERMAN AMERICAN BANCORP	12	291,100	81	9,805,156	70	23,333,919	25	36,149,352	188	4.5	69,579,527	8.2
GATEWAY MORTGAGE GROUP	1	46,460	34	3,782,464	10	2,690,699	0	0	45	1.1	6,519,623	0.8
HOOSIER HILLS CU	2	40,000	7	726,000	3	872,450	1	1,387,000	13	0.3	3,025,450	0.4
INDIANA UNIVERSITY CU	155	3,871,750	419	46,846,622	98	26,165,623	6	5,853,369	678	16.3	82,737,364	9.7
JPMORGAN CHASE BANK	6	235,459	246	25,177,011	45	13,079,205	2	1,899,000	299	7.2	40,390,675	4.7
MONROE BANK	7	120,900	51	5,607,035	12	3,619,417	1	1,921,486	71	1.7	11,268,838	1.3
METLIFE HOME LOANS	2	39,000	35	4,424,060	11	3,097,556	1	675,000	49	1.2	8,235,616	1
MORTGAGE MASTERS	0	0	23	3,049,909	11	3,191,604	1	1,411,324	35	0.8	7,652,837	0.9
OWEN COMMUNITY BANK	0	0	2	287,500	0	0	0	0	2	0	287,500	0
OWEN COUNTY STATE BANK	6	161,000	27	2,868,205	9	2,472,777	1	700,000	43	1	6,201,982	0.7
OLD NATIONAL BANK	25	682,723	171	19,022,988	37	10,760,698	4	6,323,266	237	5.7	36,789,675	4.3
PROVIDENT FUNDING ASSOC	0	0	11	1,606,850	5	1,277,350	0	0	16	0.4	2,884,200	0.3
PEOPLES STATE BANK	37	842,647	192	21,798,203	57	15,186,864	1	750,000	287	6.9	38,577,714	4.5
REGIONS BANK	15	399,574	17	1,837,833	6	1,768,005	4	6,093,106	42	1	10,098,518	1.2
REGIONS MORTGAGE	3	93,400	99	12,191,486	34	9,801,725	4	2,925,500	140	3.4	25,012,111	2.9
UNITED COMMERCE BANK	20	549,797	152	18,168,893	41	12,063,437	8	9,575,390	221	5.3	40,357,517	4.7
UNITED STATES OF AMERICA	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	92	10,605,108	19	4,696,575	0	0	115	2.8	15,430,683	1.8
WELLS FARGO BANK	5	126,120	79	9,538,540	16	3,894,294	1	17,500,000	101	2.4	31,058,954	3.6
All Others	72	1,052,955	445	54,331,060	192	54,958,085	31	161,295,741	740	17.8	271,637,841	31.9
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TOTALS	462	11,096,414	2752	318,168,834	842	239,648,543	110	282,137,302	4166	100	851,051,093	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 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	1	71,150	2	196,300	1	326,500	0	0	4	0.7	593,950	0.6
ALLIED HOME MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
BAXTER CREDIT UNION	2	84,000	1	132,000	0	0	0	0	3	0.5	216,000	0.2
BANK OF AMERICA	0	0	3	307,618	2	644,625	1	427,988	6	1.1	1,380,231	1.5
BLOOMFIELD STATE BANK	4	122,000	12	1,571,230	2	429,000	0	0	18	3.2	2,122,230	2.3
CRANE FEDERAL CU	4	151,800	3	354,710	0	0	0	0	7	1.3	506,510	0.5
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT SERVICES	0	0	0	0	0	0	0	0	0	0	0	0
FIRST FINANCIAL BANK	2	125,000	2	291,631	0	0	1	4,837,500	5	0.9	5,254,131	5.6
FARMERS AND MECHANICS	2	93,000	2	259,500	0	0	0	0	4	0.7	352,500	0.4
FIRST REPUBLIC MORTGAGE	0	0	8	885,007	10	2,698,152	0	0	18	3.2	3,583,159	3.9
FIFTH THIRD BANK	3	148,400	1	79,200	2	679,950	0	0	6	1.1	907,550	1
FIFTH THIRD MORTGAGE	2	140,000	28	3,668,108	9	2,552,545	0	0	39	7	6,360,653	6.8
GERMAN AMERICAN BANCORP	5	214,000	16	1,812,100	14	4,377,765	2	1,123,081	37	6.6	7,526,946	8.1
GATEWAY MORTGAGE GROUP	1	75,000	4	422,736	1	210,996	0	0	6	1.1	708,732	0.8
HOOSIER HILLS CU	0	0	0	0	1	417,000	0	0	1	0.2	417,000	0.4
INDIANA UNIVERSITY CU	23	766,500	52	6,757,800	11	3,171,905	1	487,000	87	15.6	11,183,205	12
JPMORGAN CHASE BANK	6	350,133	20	2,103,010	5	1,319,652	0	0	31	5.5	3,772,795	4.1
MONROE BANK	0	0	0	0	0	0	0	0	0	0	0	0
METLIFE HOME LOANS	1	63,675	3	429,276	2	716,006	1	675,000	7	1.3	1,883,957	2
MORTGAGE MASTERS	0	0	5	662,046	2	591,047	0	0	7	1.3	1,253,093	1.3
OWEN COMMUNITY BANK	0	0	0	0	0	0	0	0	0	0	0	0
OWEN COUNTY STATE BANK	0	0	5	620,082	0	0	0	0	5	0.9	620,082	0.7
OLD NATIONAL BANK	17	667,741	40	4,811,677	5	1,367,350	2	1,317,500	64	11.4	8,164,268	8.8
PROVIDENT FUNDING ASSOC	0	0	2	376,000	0	0	0	0	2	0.4	376,000	0.4
PEOPLES STATE BANK	9	473,850	27	3,414,734	6	1,613,600	0	0	42	7.5	5,502,184	5.9
REGIONS BANK	2	66,000	1	98,802	0	0	0	0	3	0.5	164,802	0.2
REGIONS MORTGAGE	0	0	11	1,198,290	5	1,343,200	0	0	16	2.9	2,541,490	2.7
UNITED COMMERCE BANK	5	299,500	12	1,646,950	3	899,650	2	2,098,928	22	3.9	4,945,028	5.3
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	1	64,600	9	1,379,500	2	420,600	0	0	12	2.1	1,864,700	2
WELLS FARGO BANK	2	122,391	10	1,397,450	2	436,396	0	0	14	2.5	1,956,237	2.1
All Others	11	417,575	51	6,709,176	27	8,101,490	4	3,646,000	93	16.6	18,874,241	20.3
<b>TOTALS</b>	<b>103</b>	<b>4,516,315</b>	<b>330</b>	<b>41,584,933</b>	<b>112</b>	<b>32,317,429</b>	<b>14</b>	<b>14,612,997</b>	<b>559</b>	<b>100</b>	<b>93,031,674</b>	<b>100</b>



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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	4	220,400	21	2,652,562	11	2,928,767	0	0	36	0.9	5,801,729	0.7
ALLIED HOME MORTGAGE	5	298,650	21	2,765,441	10	2,813,898	1	507,620	37	0.9	6,385,609	0.8
BAXTER CREDIT UNION	5	202,100	10	1,336,080	6	1,892,600	0	0	21	0.5	3,430,780	0.4
BANK OF AMERICA	1	58,500	39	5,213,392	16	4,546,300	1	427,988	57	1.4	10,246,180	1.2
BLOOMFIELD STATE BANK	35	1,251,903	50	6,094,370	12	2,834,800	3	2,084,033	100	2.4	12,265,106	1.4
CRANE FEDERAL CU	26	1,056,642	19	2,201,483	2	491,000	0	0	47	1.1	3,749,125	0.4
CITIMORTGAGE	0	0	7	918,733	3	744,141	0	0	10	0.2	1,662,874	0.2
FARM CREDIT SERVICES	5	231,693	4	491,062	3	899,969	2	2,169,200	14	0.3	3,791,924	0.4
FIRST FINANCIAL BANK	10	375,550	16	2,229,146	10	2,633,938	13	22,389,319	49	1.2	27,627,953	3.2
FARMERS AND MECHANICS	8	402,500	17	1,832,700	5	1,487,365	0	0	30	0.7	3,722,565	0.4
FIRST REPUBLIC MORTGAGE	9	575,498	72	8,943,279	36	10,296,680	1	650,000	118	2.8	20,465,457	2.4
FIFTH THIRD BANK	39	1,591,002	18	1,716,405	2	679,950	0	0	59	1.4	3,987,357	0.5
FIFTH THIRD MORTGAGE	20	1,141,449	188	24,356,694	46	12,556,760	1	760,000	255	6.1	38,814,903	4.6
GERMAN AMERICAN BANCORP	22	948,489	71	9,147,767	65	21,074,919	30	38,408,352	188	4.5	69,579,527	8.2
GATEWAY MORTGAGE GROUP	4	250,960	31	3,577,964	10	2,690,699	0	0	45	1.1	6,519,623	0.8
HOOSIER HILLS CU	4	169,000	5	597,000	3	872,450	1	1,387,000	13	0.3	3,025,450	0.4
INDIANA UNIVERSITY CU	252	9,736,455	322	40,981,917	97	25,678,623	7	6,340,369	678	16.3	82,737,364	9.7
JPMORGAN CHASE BANK	65	3,862,307	187	21,550,163	40	10,797,205	7	4,181,000	299	7.2	40,390,675	4.7
MONROE BANK	18	839,100	40	4,888,835	12	3,619,417	1	1,921,486	71	1.7	11,268,838	1.3
METLIFE HOME LOANS	7	325,140	30	4,137,920	11	3,097,556	1	675,000	49	1.2	8,235,616	1
MORTGAGE MASTERS	2	118,479	21	2,931,430	11	3,191,604	1	1,411,324	35	0.8	7,652,837	0.9
OWEN COMMUNITY BANK	0	0	2	287,500	0	0	0	0	2	0	287,500	0
OWEN COUNTY STATE BANK	15	730,620	18	2,298,585	8	2,042,777	2	1,130,000	43	1	6,201,982	0.7
OLD NATIONAL BANK	56	2,576,806	140	17,128,905	35	9,852,398	6	7,231,566	237	5.7	36,789,675	4.3
PROVIDENT FUNDING ASSOC	0	0	11	1,606,850	5	1,277,350	0	0	16	0.4	2,884,200	0.3
PEOPLES STATE BANK	81	3,625,345	148	19,015,505	55	14,275,614	3	1,661,250	287	6.9	38,577,714	4.5
REGIONS BANK	20	691,876	12	1,545,531	5	1,337,005	5	6,524,106	42	1	10,098,518	1.2
REGIONS MORTGAGE	13	782,049	89	11,502,837	34	9,801,725	4	2,925,500	140	3.4	25,012,111	2.9
UNITED COMMERCE BANK	44	2,053,140	128	16,665,550	41	12,063,437	8	9,575,390	221	5.3	40,357,517	4.7
UNITED STATES OF AMERICA	3	74,646	7	676,560	0	0	1	601,700	11	0.3	1,352,906	0.2
UNION SAVINGS BANK	18	1,004,676	78	9,729,432	19	4,696,575	0	0	115	2.8	15,430,683	1.8
WELLS FARGO BANK	15	781,613	69	8,883,047	16	3,894,294	1	17,500,000	101	2.4	31,058,954	3.6
All Others	119	4,003,828	398	51,380,187	186	52,139,759	37	164,114,067	740	17.8	271,637,841	31.9
TOTALS	925	39,980,416	2289	289,284,832	815	227,209,575	137	294,576,270	4166	100	851,051,093	100