



## 2011 Year in Review

Hidden and not so hidden trends, conclusions and questions from the 2011 full year mortgage and deed recording data:

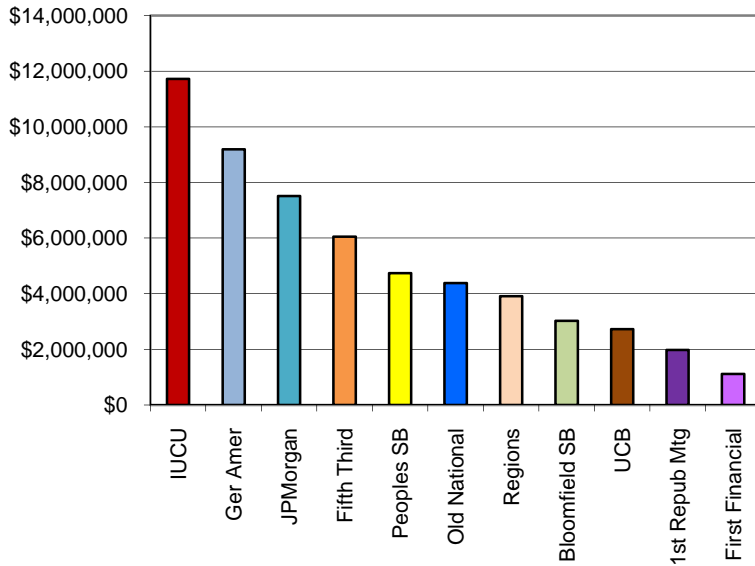
- Lenders with a local presence and local employees continue to dominate our market. Take that dot com lender! Page 4.
- Indiana University Credit Union and German American were the most active residential and business lenders, respectively. Page 3.
- Record low mortgage interest rates resulted in the smallest number of recorded mortgages between \$50 and \$500 in the last seven years (and probably since the mid-1990's). Something else must be holding back the market, Mr. & Ms. Regulator. Chart Page 14.
- The number of recorded deeds representing a transaction was almost identical to 2010. Does this indicate a market bottom? Chart Page 14.
- Possibly. But the number of sales disclosures marked as the Buyer's Primary Residence was down considerably. Again despite record low mortgage interest rates. Chart Page 16.
- Sales NOT marked as the Buyer's Primary Residence increased last year. Indicative of more investor activity? Chart Page 17.
- Foreclosures continue to decline. Good for our community and for housing price stability. Charts Pages 18 and 19.

And on the national front it seems to me that positive stories about real estate are out numbering the negative stories by as wide a margin as I can remember in the last five years. Let's hope these are self fulfilling prophecies!

Have a great and successful 2012!

~John Bethell

**Dollars - December 2011**



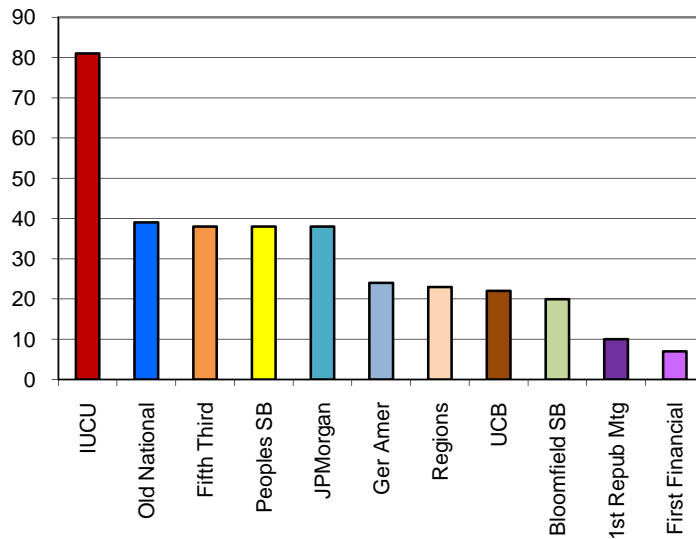
Residential and commercial property mortgages filed in Monroe County during December 2011.

IUCU	11,714,630
Ger Amer	9,187,243
JPMorgan	7,510,379
Fifth Third	6,055,465
Peoples SB	4,738,104
Old National	4,389,378
Regions	3,915,949
Bloomfield SB	3,025,155
UCB	2,732,850
1st Repub Mtg	1,985,951
First Financial	1,116,500

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 - December 2011**

IUCU	81
Old National	39
Fifth Third	38
Peoples SB	38
JPMorgan	38
Ger Amer	24
Regions	23
UCB	22
Bloomfield SB	20
1st Repub Mtg	10
First Financial	7



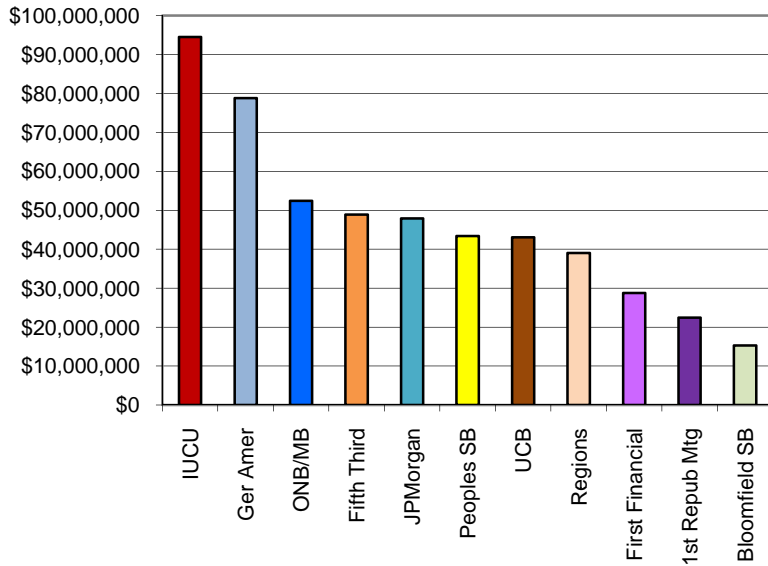
Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of December 2011.

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	425,555	1	386,250	0	0	5	1	811,805	0.8
ALLIED HOME MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
BAXTER CREDIT UNION	1	15,900	4	406,300	2	486,300	0	0	7	1.4	908,500	0.9
BANK OF AMERICA	0	0	4	447,683	3	741,535	2	1,655,800	9	1.8	2,845,018	2.9
BLOOMFIELD STATE BANK	6	165,100	8	732,555	5	1,327,500	1	800,000	20	3.9	3,025,155	3
CRANE FEDERAL CU	3	104,150	2	262,625	1	336,000	0	0	6	1.2	702,775	0.7
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT SERVICES MTG	2	64,869	1	101,354	0	0	0	0	3	0.6	166,223	0.2
FIRST FINANCIAL BANK	0	0	5	510,500	2	606,000	0	0	7	1.4	1,116,500	1.1
FARMERS AND MECHANICS	0	0	4	473,000	1	285,000	0	0	5	1	758,000	0.8
FIRST REPUBLIC MORTGAGE	0	0	7	1,010,951	3	975,000	0	0	10	2	1,985,951	2
FIFTH THIRD BANK	3	48,750	6	482,935	1	485,525	1	800,000	11	2.1	1,817,210	1.8
FIFTH THIRD MORTGAGE	0	0	19	1,949,555	8	2,288,700	0	0	27	5.3	4,238,255	4.3
GERMAN AMERICAN BANCORP	0	0	9	1,324,297	10	2,885,322	5	4,977,624	24	4.7	9,187,243	9.3
GATEWAY MORTGAGE GROUP	0	0	2	314,046	1	230,280	0	0	3	0.6	544,326	0.5
HOOSIER HILLS CU	0	0	0	0	0	0	0	0	0	0	0	0
INDIANA UNIVERSITY CU	19	580,600	45	5,398,050	16	4,445,980	1	1,290,000	81	15.8	11,714,630	11.8
JPMORGAN CHASE BANK	1	45,000	32	3,221,753	3	713,626	2	3,530,000	38	7.4	7,510,379	7.6
MONROE BANK	0	0	0	0	0	0	0	0	0	0	0	0
METLIFE HOME LOANS	1	43,640	3	352,117	1	294,528	0	0	5	1	690,285	0.7
MORTGAGE MASTERS	0	0	4	480,923	1	201,800	0	0	5	1	682,723	0.7
OWEN COMMUNITY BANK	0	0	0	0	0	0	0	0	0	0	0	0
OWEN COUNTY STATE BANK	1	46,643	0	0	1	240,000	0	0	2	0.4	286,643	0.3
OLD NATIONAL BANK	8	249,321	27	3,177,050	4	963,007	0	0	39	7.6	4,389,378	4.4
PROVIDENT FUNDING ASSOCS	0	0	1	108,600	0	0	0	0	1	0.2	108,600	0.1
PEOPLES STATE BANK	6	157,575	26	2,896,664	6	1,683,865	0	0	38	7.4	4,738,104	4.8
REGIONS BANK	2	65,000	1	100,000	2	456,000	0	0	5	1	621,000	0.6
REGIONS MORTGAGE	0	0	11	1,189,099	7	2,105,850	0	0	18	3.5	3,294,949	3.3
UNITED COMMERCE BANK	3	82,950	16	1,854,700	3	795,200	0	0	22	4.3	2,732,850	2.8
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	7	697,579	5	1,275,750	0	0	12	2.3	1,973,329	2
WELLS FARGO BANK	0	0	14	1,452,828	2	476,014	0	0	16	3.1	1,928,842	1.9
All Others	11	114,280	57	7,196,896	18	5,361,593	7	17,810,725	93	18.2	30,483,494	30.7
<b>TOTALS</b>	<b>67</b>	<b>1,783,778</b>	<b>319</b>	<b>36,567,615</b>	<b>107</b>	<b>30,046,625</b>	<b>19</b>	<b>30,864,149</b>	<b>512</b>	<b>100</b>	<b>99,262,167</b>	<b>100</b>



People who care. Service you trust.

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



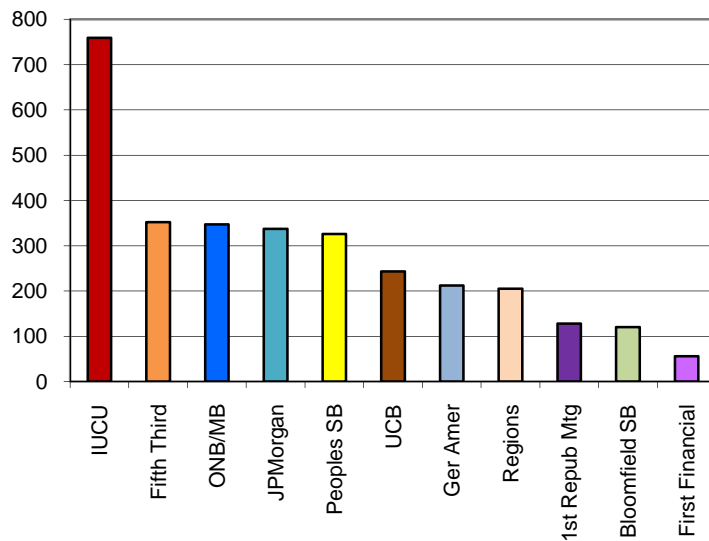
Residential and commercial property mortgages filed in Monroe County during 2011.

IUCU	94,451,994
Ger Amer	78,766,770
ONB/MB	52,447,891
Fifth Third	48,857,725
JPMorgan	47,901,054
Peoples SB	43,350,818
UCB	43,090,367
Regions	39,026,578
First Financial	28,744,453
1st Repub Mtg	22,451,408
Bloomfield SB	15,290,261

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 December 2011**

IUCU	759
Fifth Third	352
ONB/MB	347
JPMorgan	337
Peoples SB	326
UCB	243
Ger Amer	212
Regions	205
1st Repub Mtg	128
Bloomfield SB	120
First Financial	56



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	27	3,201,517	12	3,315,017	0	0	41	0.9	6,613,534	0.7
ALLIED HOME MORTGAGE	0	0	26	3,064,091	10	2,813,898	1	507,620	37	0.8	6,385,609	0.7
BAXTER CREDIT UNION	4	109,400	16	1,850,980	8	2,378,900	0	0	28	0.6	4,339,280	0.5
BANK OF AMERICA	0	0	44	5,719,575	20	5,715,823	2	1,655,800	66	1.4	13,091,198	1.4
BLOOMFIELD STATE BANK	33	912,603	66	7,331,325	17	4,162,300	4	2,884,033	120	2.6	15,290,261	1.6
CRANE FEDERAL CU	18	457,150	32	3,167,750	3	827,000	0	0	53	1.1	4,451,900	0.5
CITIMORTGAGE	0	0	7	918,733	3	744,141	0	0	10	0.2	1,662,874	0.2
FARM CREDIT SERVICES MTG	4	113,243	8	775,735	3	899,969	2	2,169,200	17	0.4	3,958,147	0.4
FIRST FINANCIAL BANK	7	179,300	24	2,935,896	15	4,724,042	10	20,905,215	56	1.2	28,744,453	3
FARMERS AND MECHANICS	3	75,000	26	2,633,200	6	1,772,365	0	0	35	0.7	4,480,565	0.5
FIRST REPUBLIC MORTGAGE	1	49,500	87	10,480,228	39	11,271,680	1	650,000	128	2.7	22,451,408	2.4
FIFTH THIRD BANK	26	625,570	40	3,213,522	3	1,165,475	1	800,000	70	1.5	5,804,567	0.6
FIFTH THIRD MORTGAGE	5	190,886	222	27,256,812	54	14,845,460	1	760,000	282	6	43,053,158	4.5
GERMAN AMERICAN BANCORP	12	291,100	90	11,129,453	80	26,219,241	30	41,126,976	212	4.5	78,766,770	8.3
GATEWAY MORTGAGE GROUP	1	46,460	36	4,096,510	11	2,920,979	0	0	48	1	7,063,949	0.7
HOOSIER HILLS CU	2	40,000	7	726,000	3	872,450	1	1,387,000	13	0.3	3,025,450	0.3
INDIANA UNIVERSITY CU	174	4,452,350	464	52,244,672	114	30,611,603	7	7,143,369	759	16.2	94,451,994	9.9
JPMORGAN CHASE BANK	7	280,459	278	28,398,764	48	13,792,831	4	5,429,000	337	7.2	47,901,054	5
MONROE BANK	7	120,900	51	5,607,035	12	3,619,417	1	1,921,486	71	1.5	11,268,838	1.2
METLIFE HOME LOANS	3	82,640	38	4,776,177	12	3,392,084	1	675,000	54	1.2	8,925,901	0.9
MORTGAGE MASTERS	0	0	27	3,530,832	12	3,393,404	1	1,411,324	40	0.9	8,335,560	0.9
OWEN COMMUNITY BANK	0	0	2	287,500	0	0	0	0	2	0	287,500	0
OWEN COUNTY STATE BANK	7	207,643	27	2,868,205	10	2,712,777	1	700,000	45	1	6,488,625	0.7
OLD NATIONAL BANK	33	932,044	198	22,200,038	41	11,723,705	4	6,323,266	276	5.9	41,179,053	4.3
PROVIDENT FUNDING ASSOCS	0	0	12	1,715,450	5	1,277,350	0	0	17	0.4	2,992,800	0.3
PEOPLES STATE BANK	44	1,035,222	218	24,694,867	63	16,870,729	1	750,000	326	7	43,350,818	4.6
REGIONS BANK	17	464,574	18	1,937,833	8	2,224,005	4	6,093,106	47	1	10,719,518	1.1
REGIONS MORTGAGE	3	93,400	110	13,380,585	41	11,907,575	4	2,925,500	158	3.4	28,307,060	3
UNITED COMMERCE BANK	23	632,747	168	20,023,593	44	12,858,637	8	9,575,390	243	5.2	43,090,367	4.5
UNITED STATES OF AMERICA	2	3,646	8	747,560	0	0	1	601,700	11	0.2	1,352,906	0.1
UNION SAVINGS BANK	4	129,000	99	11,302,687	24	5,972,325	0	0	127	2.7	17,404,012	1.8
WELLS FARGO BANK	5	126,120	93	10,991,368	18	4,370,308	1	17,500,000	117	2.5	32,987,796	3.5
All Others	83	1,167,235	502	61,527,956	210	60,319,678	38	179,106,466	833	17.8	302,121,335	31.8
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TOTALS	530	12,915,192	3071	354,736,449	949	269,695,168	129	313,001,451	4679	100	950,348,260	100

Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of December 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	425,555	1	386,250	0	0	5	1	811,805	0.8
ALLIED HOME MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
BAXTER CREDIT UNION	3	140,200	2	282,000	2	486,300	0	0	7	1.4	908,500	0.9
BANK OF AMERICA	0	0	4	447,683	3	741,535	2	1,655,800	9	1.8	2,845,018	2.9
BLOOMFIELD STATE BANK	8	295,100	6	602,555	5	1,327,500	1	800,000	20	3.9	3,025,155	3
CRANE FEDERAL CU	4	169,775	1	197,000	1	336,000	0	0	6	1.2	702,775	0.7
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT SERVICES MTG	2	64,869	1	101,354	0	0	0	0	3	0.6	166,223	0.2
FIRST FINANCIAL BANK	1	53,000	4	457,500	2	606,000	0	0	7	1.4	1,116,500	1.1
FARMERS AND MECHANICS	2	125,000	2	348,000	1	285,000	0	0	5	1	758,000	0.8
FIRST REPUBLIC MORTGAGE	0	0	7	1,010,951	3	975,000	0	0	10	2	1,985,951	2
FIFTH THIRD BANK	7	304,685	2	227,000	0	0	2	1,285,525	11	2.1	1,817,210	1.8
FIFTH THIRD MORTGAGE	4	260,700	15	1,688,855	8	2,288,700	0	0	27	5.3	4,238,255	4.3
GERMAN AMERICAN BANCORP	0	0	9	1,324,297	10	2,885,322	5	4,977,624	24	4.7	9,187,243	9.3
GATEWAY MORTGAGE GROUP	0	0	2	314,046	1	230,280	0	0	3	0.6	544,326	0.5
HOOSIER HILLS CU	0	0	0	0	0	0	0	0	0	0	0	0
INDIANA UNIVERSITY CU	28	1,106,600	36	4,872,050	16	4,445,980	1	1,290,000	81	15.8	11,714,630	11.8
JPMORGAN CHASE BANK	13	758,261	20	2,508,492	3	713,626	2	3,530,000	38	7.4	7,510,379	7.6
MONROE BANK	0	0	0	0	0	0	0	0	0	0	0	0
METLIFE HOME LOANS	1	43,640	3	352,117	1	294,528	0	0	5	1	690,285	0.7
MORTGAGE MASTERS	1	68,265	3	412,658	1	201,800	0	0	5	1	682,723	0.7
OWEN COMMUNITY BANK	0	0	0	0	0	0	0	0	0	0	0	0
OWEN COUNTY STATE BANK	1	46,643	0	0	1	240,000	0	0	2	0.4	286,643	0.3
OLD NATIONAL BANK	14	641,966	21	2,784,405	4	963,007	0	0	39	7.6	4,389,378	4.4
PROVIDENT FUNDING ASSOCS	0	0	1	108,600	0	0	0	0	1	0.2	108,600	0.1
PEOPLES STATE BANK	10	399,649	22	2,654,590	6	1,683,865	0	0	38	7.4	4,738,104	4.8
REGIONS BANK	2	65,000	1	100,000	2	456,000	0	0	5	1	621,000	0.6
REGIONS MORTGAGE	3	178,500	8	1,010,599	7	2,105,850	0	0	18	3.5	3,294,949	3.3
UNITED COMMERCE BANK	5	197,450	14	1,740,200	3	795,200	0	0	22	4.3	2,732,850	2.8
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	3	208,950	4	488,629	5	1,275,750	0	0	12	2.3	1,973,329	2
WELLS FARGO BANK	1	73,598	13	1,379,230	2	476,014	0	0	16	3.1	1,928,842	1.9
All Others	15	366,580	53	6,944,596	17	4,881,593	8	18,290,725	93	18.2	30,483,494	30.7
<b>TOTALS</b>	<b>128</b>	<b>5,568,431</b>	<b>258</b>	<b>32,782,962</b>	<b>105</b>	<b>29,081,100</b>	<b>21</b>	<b>31,829,674</b>	<b>512</b>	<b>100</b>	<b>99,262,167</b>	<b>100</b>

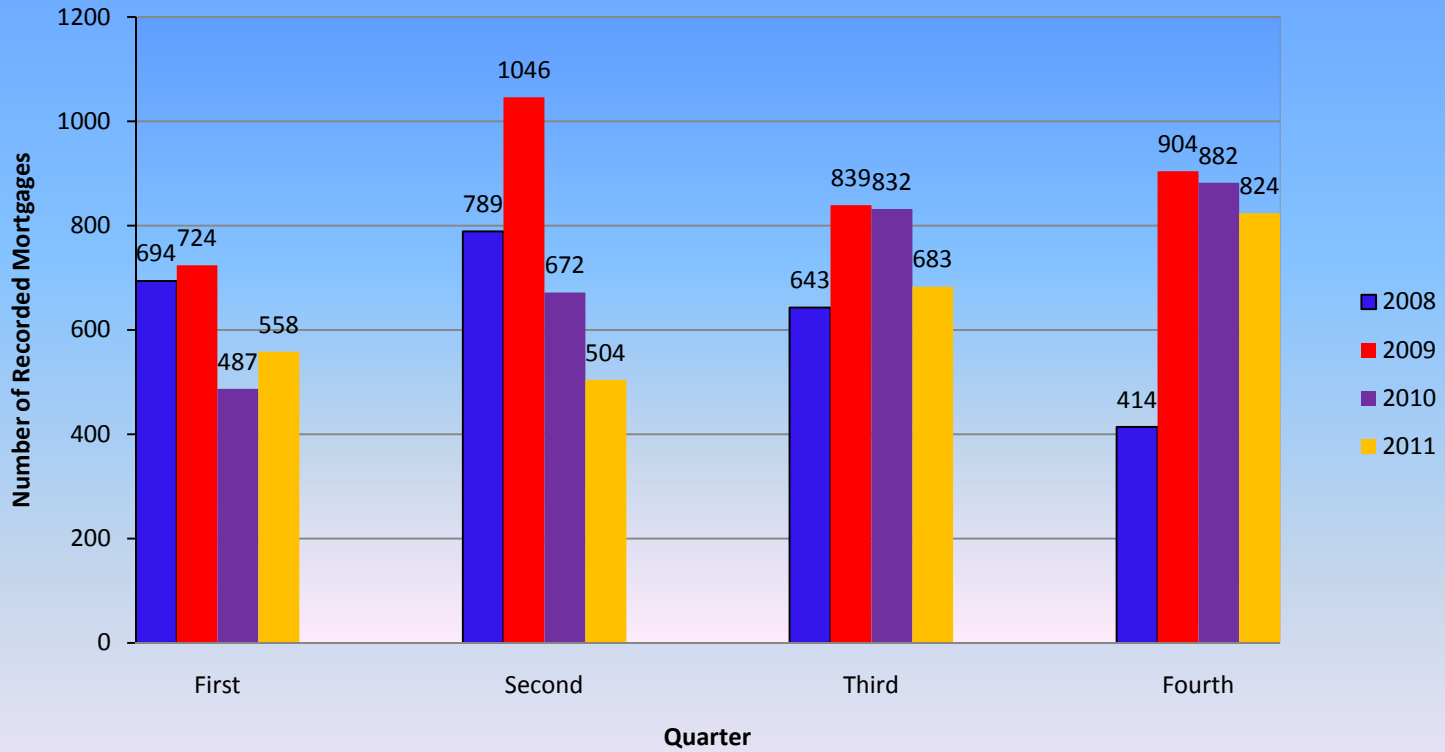


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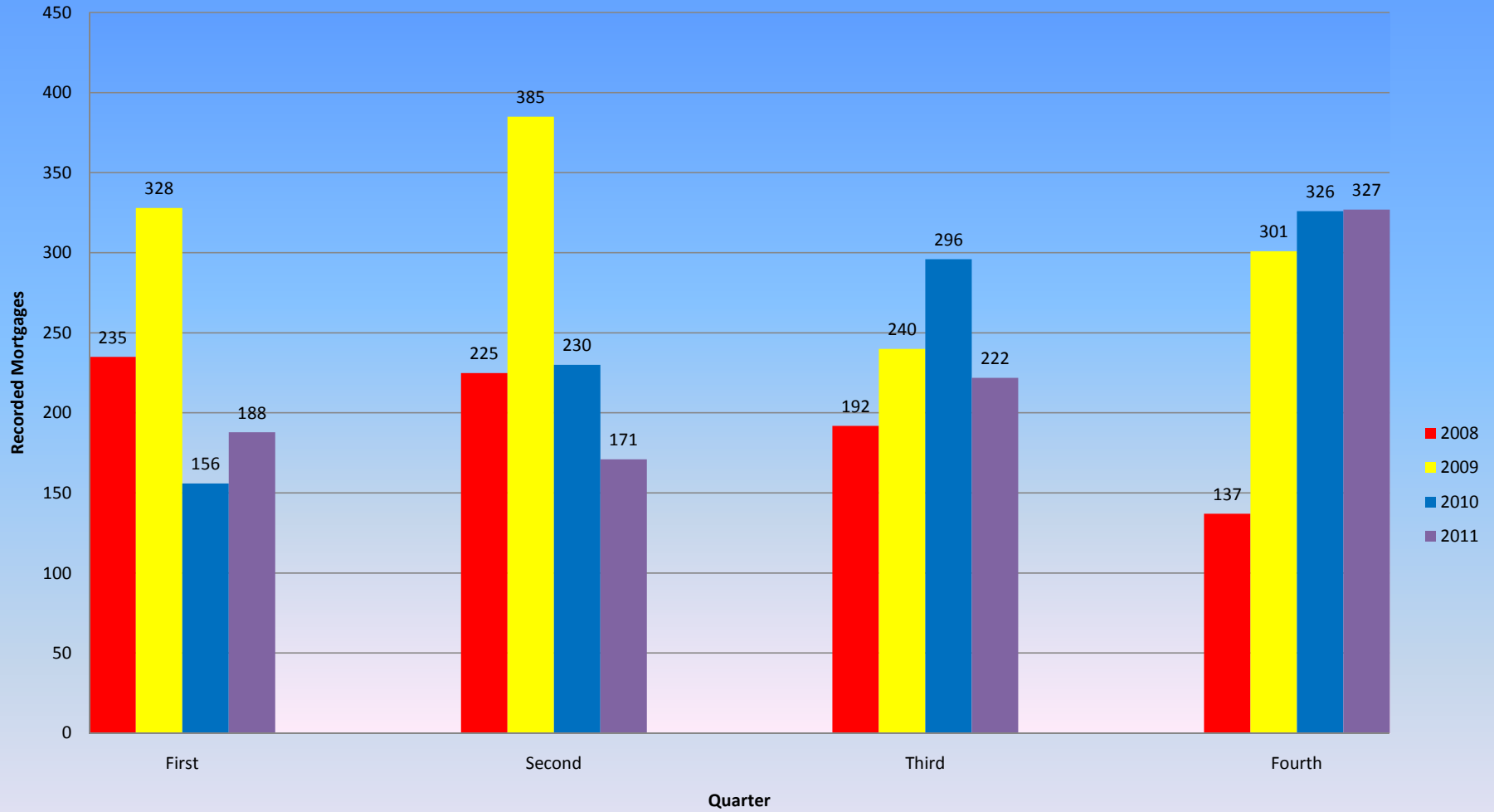
Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during 2011.

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	25	3,078,117	12	3,315,017	0	0	41	0.9	6,613,534	0.7
ALLIED HOME MORTGAGE	5	298,650	21	2,765,441	10	2,813,898	1	507,620	37	0.8	6,385,609	0.7
BAXTER CREDIT UNION	8	342,300	12	1,618,080	8	2,378,900	0	0	28	0.6	4,339,280	0.5
BANK OF AMERICA	1	58,500	43	5,661,075	19	5,287,835	3	2,083,788	66	1.4	13,091,198	1.4
BLOOMFIELD STATE BANK	43	1,547,003	56	6,696,925	17	4,162,300	4	2,884,033	120	2.6	15,290,261	1.6
CRANE FEDERAL CU	30	1,226,417	20	2,398,483	3	827,000	0	0	53	1.1	4,451,900	0.5
CITIMORTGAGE	0	0	7	918,733	3	744,141	0	0	10	0.2	1,662,874	0.2
FARM CREDIT SERVICES MTG	7	296,562	5	592,416	3	899,969	2	2,169,200	17	0.4	3,958,147	0.4
FIRST FINANCIAL BANK	11	428,550	20	2,686,646	12	3,239,938	13	22,389,319	56	1.2	28,744,453	3
FARMERS AND MECHANICS	10	527,500	19	2,180,700	6	1,772,365	0	0	35	0.7	4,480,565	0.5
FIRST REPUBLIC MORTGAGE	9	575,498	79	9,954,230	39	11,271,680	1	650,000	128	2.7	22,451,408	2.4
FIFTH THIRD BANK	46	1,895,687	20	1,943,405	2	679,950	2	1,285,525	70	1.5	5,804,567	0.6
FIFTH THIRD MORTGAGE	24	1,402,149	203	26,045,549	54	14,845,460	1	760,000	282	6	43,053,158	4.5
GERMAN AMERICAN BANCORP	22	948,489	80	10,472,064	75	23,960,241	35	43,385,976	212	4.5	78,766,770	8.3
GATEWAY MORTGAGE GROUP	4	250,960	33	3,892,010	11	2,920,979	0	0	48	1	7,063,949	0.7
HOOSIER HILLS CU	4	169,000	5	597,000	3	872,450	1	1,387,000	13	0.3	3,025,450	0.3
INDIANA UNIVERSITY CU	280	10,843,055	358	45,853,967	113	30,124,603	8	7,630,369	759	16.2	94,451,994	9.9
JPMORGAN CHASE BANK	78	4,620,568	207	24,058,655	43	11,510,831	9	7,711,000	337	7.2	47,901,054	5
MONROE BANK	18	839,100	40	4,888,835	12	3,619,417	1	1,921,486	71	1.5	11,268,838	1.2
METLIFE HOME LOANS	8	368,780	33	4,490,037	12	3,392,084	1	675,000	54	1.2	8,925,901	0.9
MORTGAGE MASTERS	3	186,744	24	3,344,088	12	3,393,404	1	1,411,324	40	0.9	8,335,560	0.9
OWEN COMMUNITY BANK	0	0	2	287,500	0	0	0	0	2	0	287,500	0
OWEN COUNTY STATE BANK	16	777,263	18	2,298,585	9	2,282,777	2	1,130,000	45	1	6,488,625	0.7
OLD NATIONAL BANK	70	3,218,772	161	19,913,310	39	10,815,405	6	7,231,566	276	5.9	41,179,053	4.3
PROVIDENT FUNDING ASSOCS	0	0	12	1,715,450	5	1,277,350	0	0	17	0.4	2,992,800	0.3
PEOPLES STATE BANK	92	4,059,994	170	21,670,095	61	15,959,479	3	1,661,250	326	7	43,350,818	4.6
REGIONS BANK	22	756,876	13	1,645,531	7	1,793,005	5	6,524,106	47	1	10,719,518	1.1
REGIONS MORTGAGE	16	960,549	97	12,513,436	41	11,907,575	4	2,925,500	158	3.4	28,307,060	3
UNITED COMMERCE BANK	49	2,250,590	142	18,405,750	44	12,858,637	8	9,575,390	243	5.2	43,090,367	4.5
UNITED STATES OF AMERICA	3	74,646	7	676,560	0	0	1	601,700	11	0.2	1,352,906	0.1
UNION SAVINGS BANK	21	1,213,626	82	10,218,061	24	5,972,325	0	0	127	2.7	17,404,012	1.8
WELLS FARGO BANK	16	855,211	82	10,262,277	18	4,370,308	1	17,500,000	117	2.5	32,987,796	3.5
All Others	134	4,370,408	451	58,324,783	203	57,021,352	45	182,404,792	833	17.8	302,121,335	31.8
TOTALS	1054	45,583,847	2547	322,067,794	920	256,290,675	158	326,405,944	4679	100	950,348,260	100

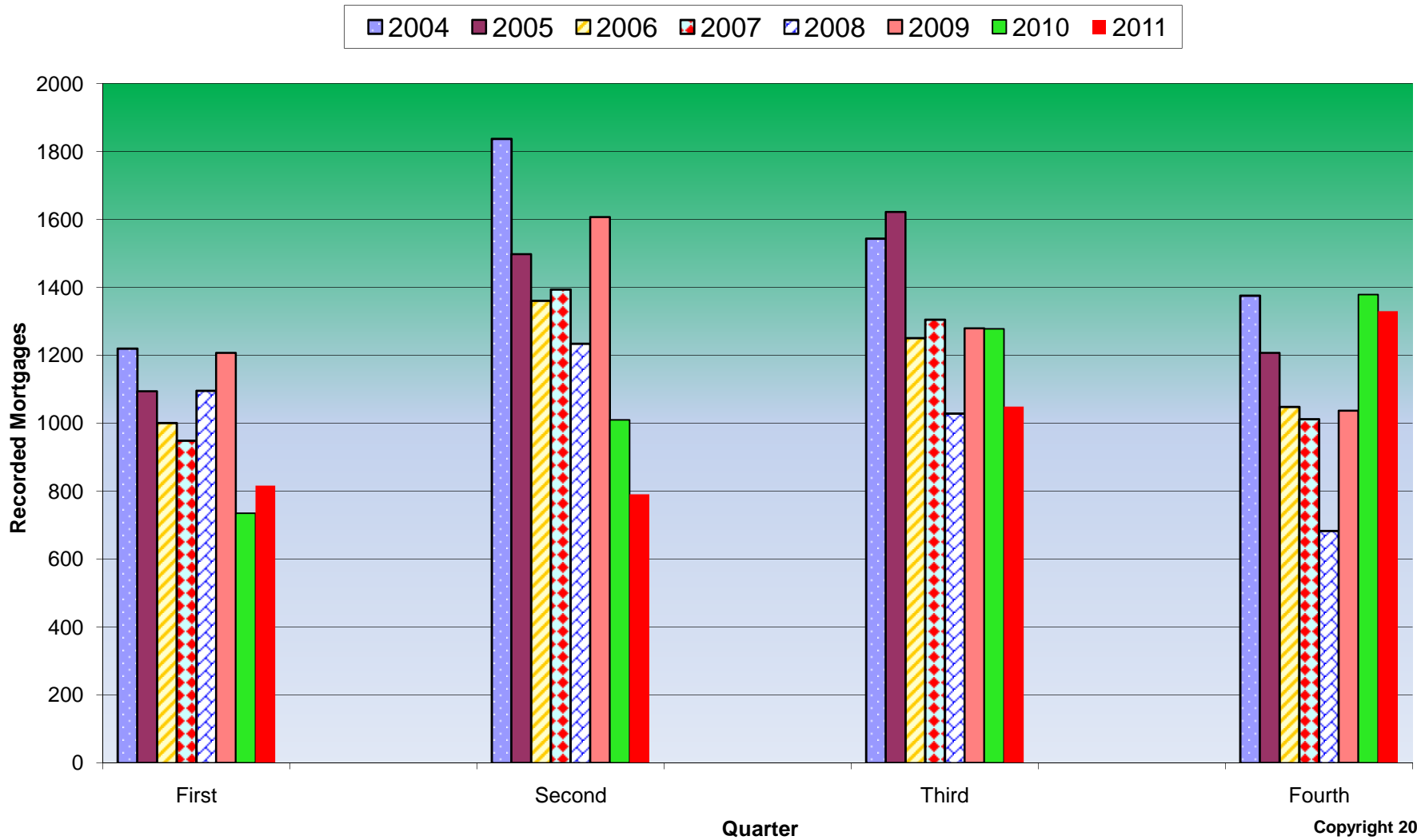
# Mortgages \$75K-\$200K - Monroe County by Quarter - 2008 to 2011



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

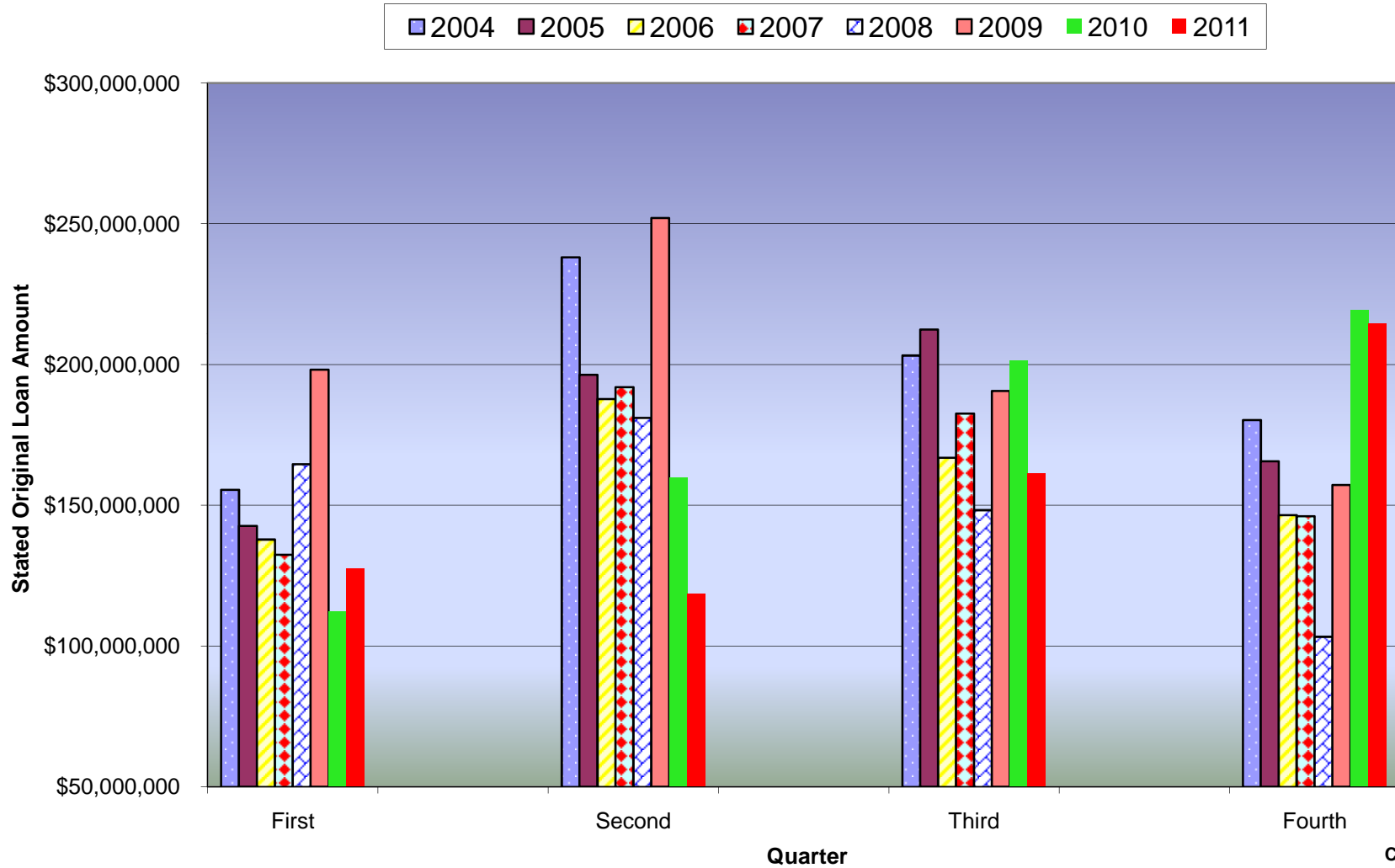


## Recorded Mortgages 2004 - 2011 by Quarter Between \$50K and \$500K



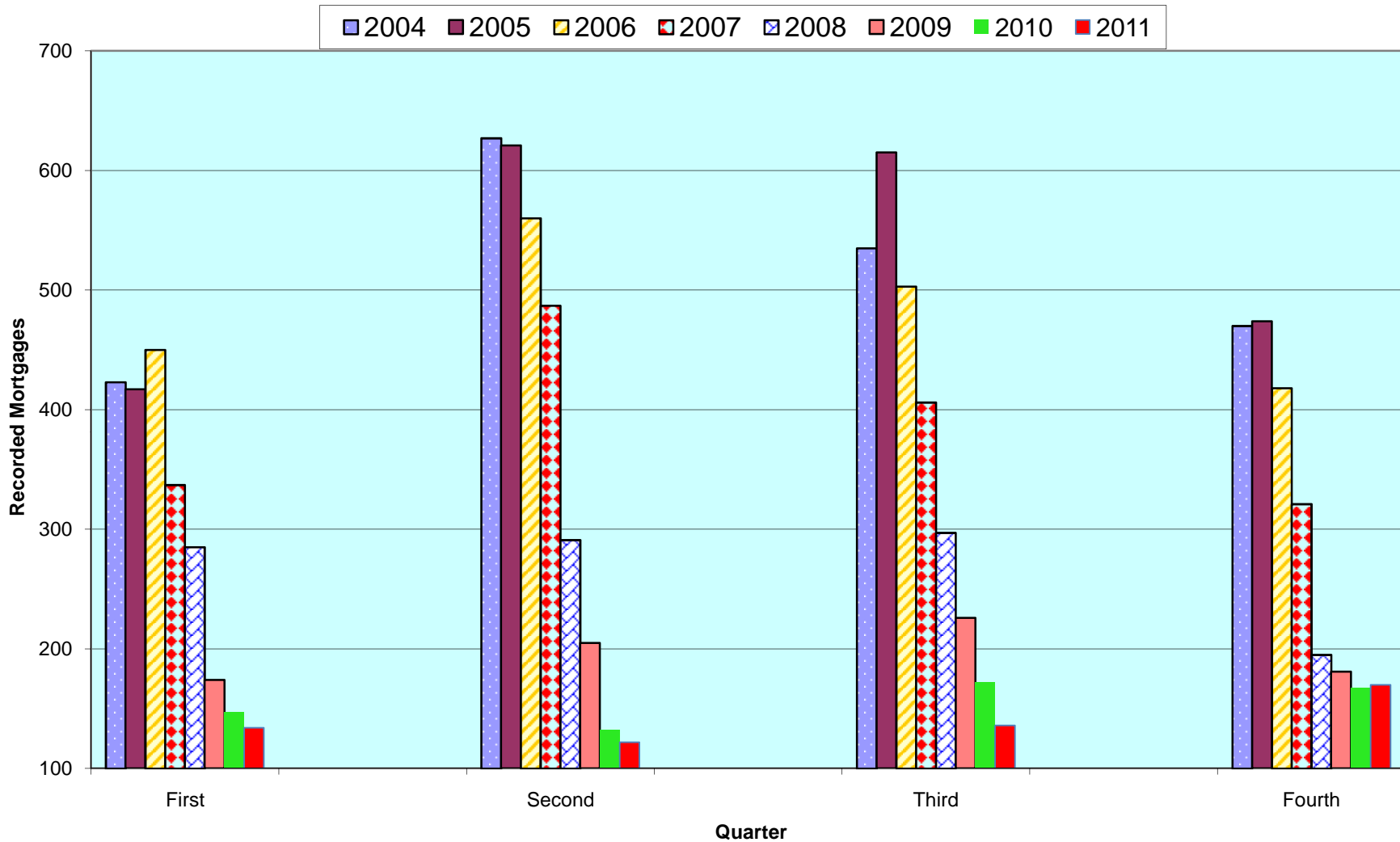
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## Mortgage Loan Dollar Volume 2004 - 2011 by Quarter \$50K to \$500K



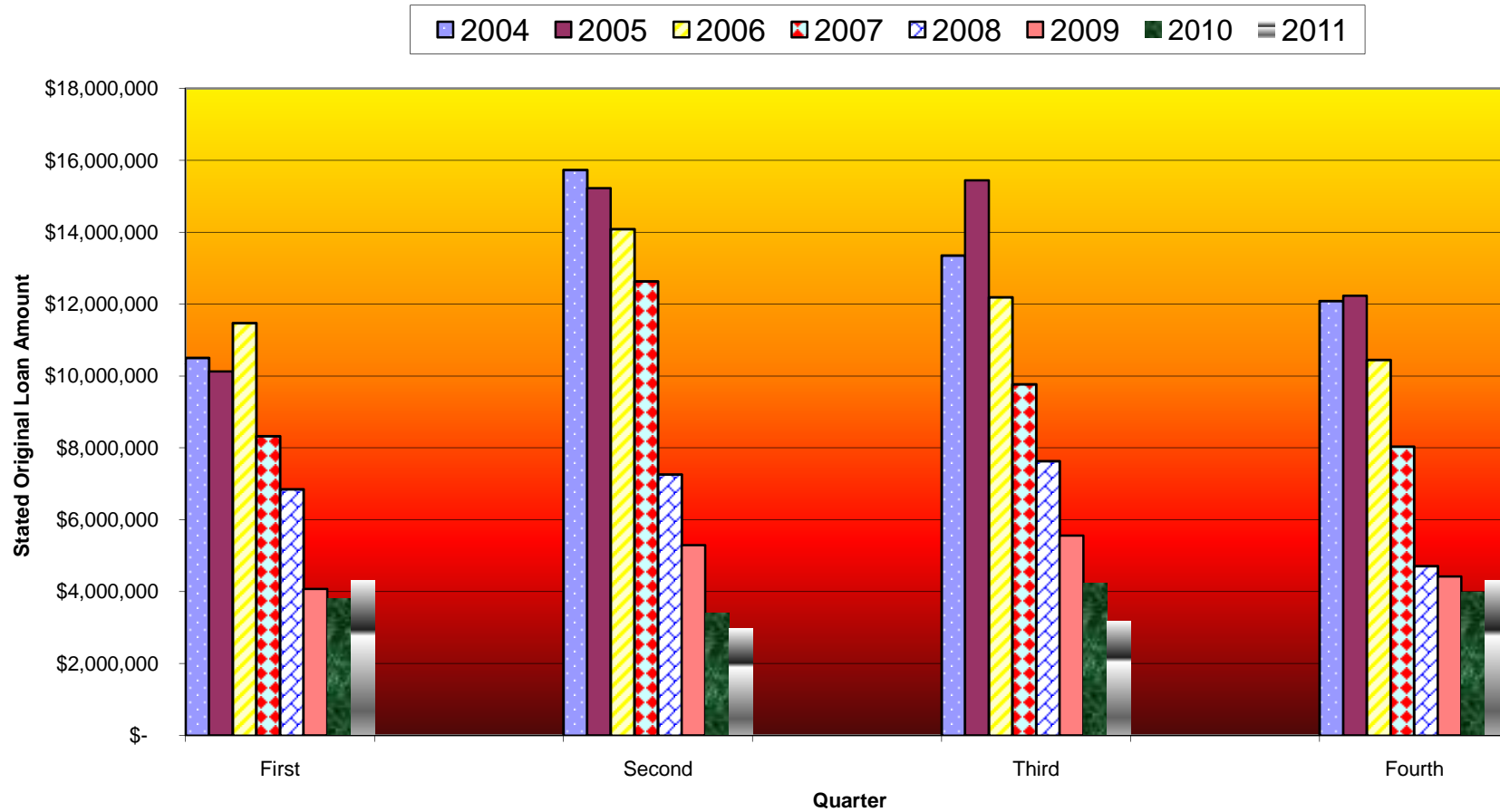
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### Recorded Mortgages 2004 - 2011 by Quarter Under \$50K



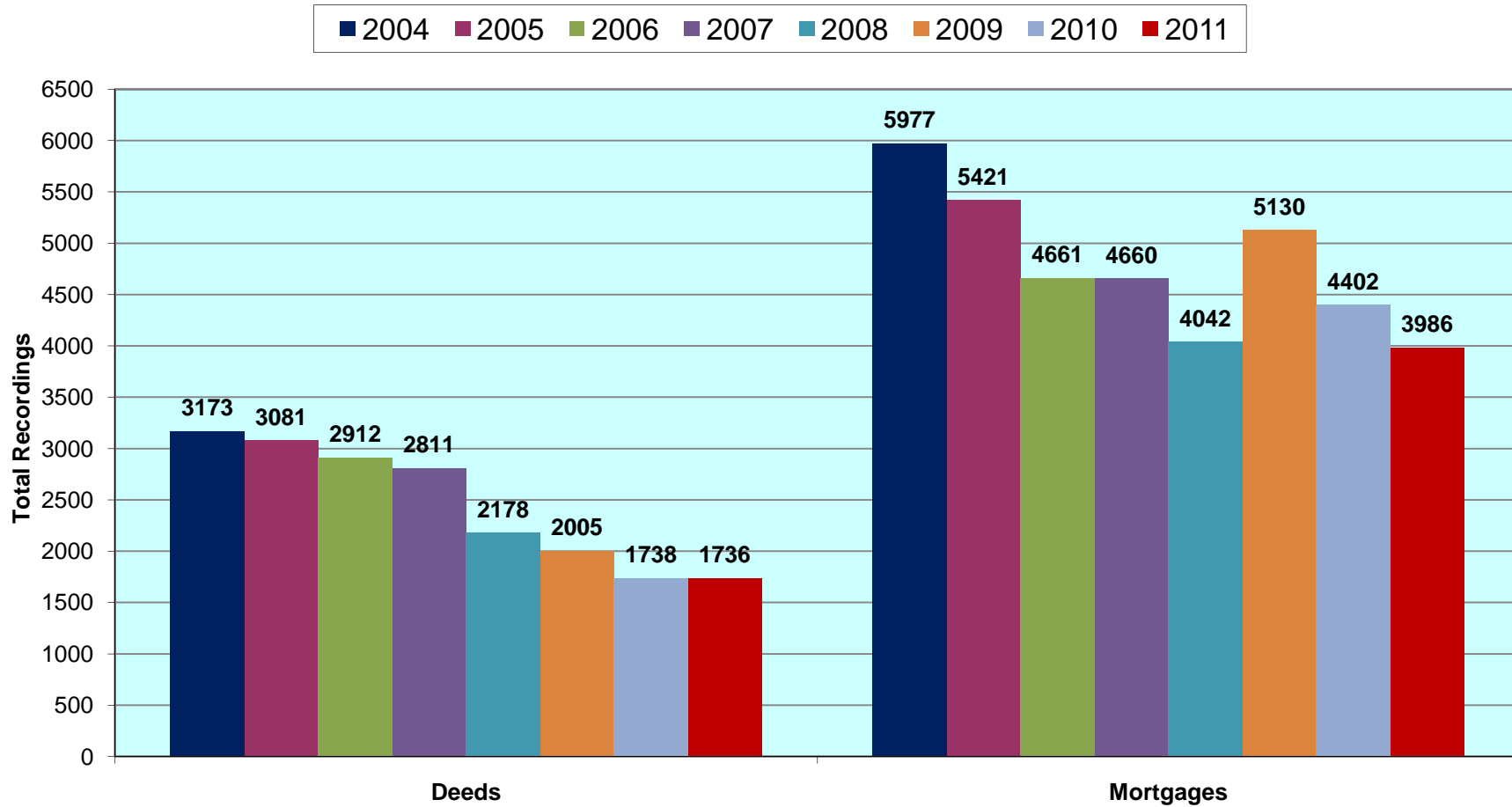
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## Mortgage Loan Dollar Volume 2004 - 2011 by Quarter Under \$50K



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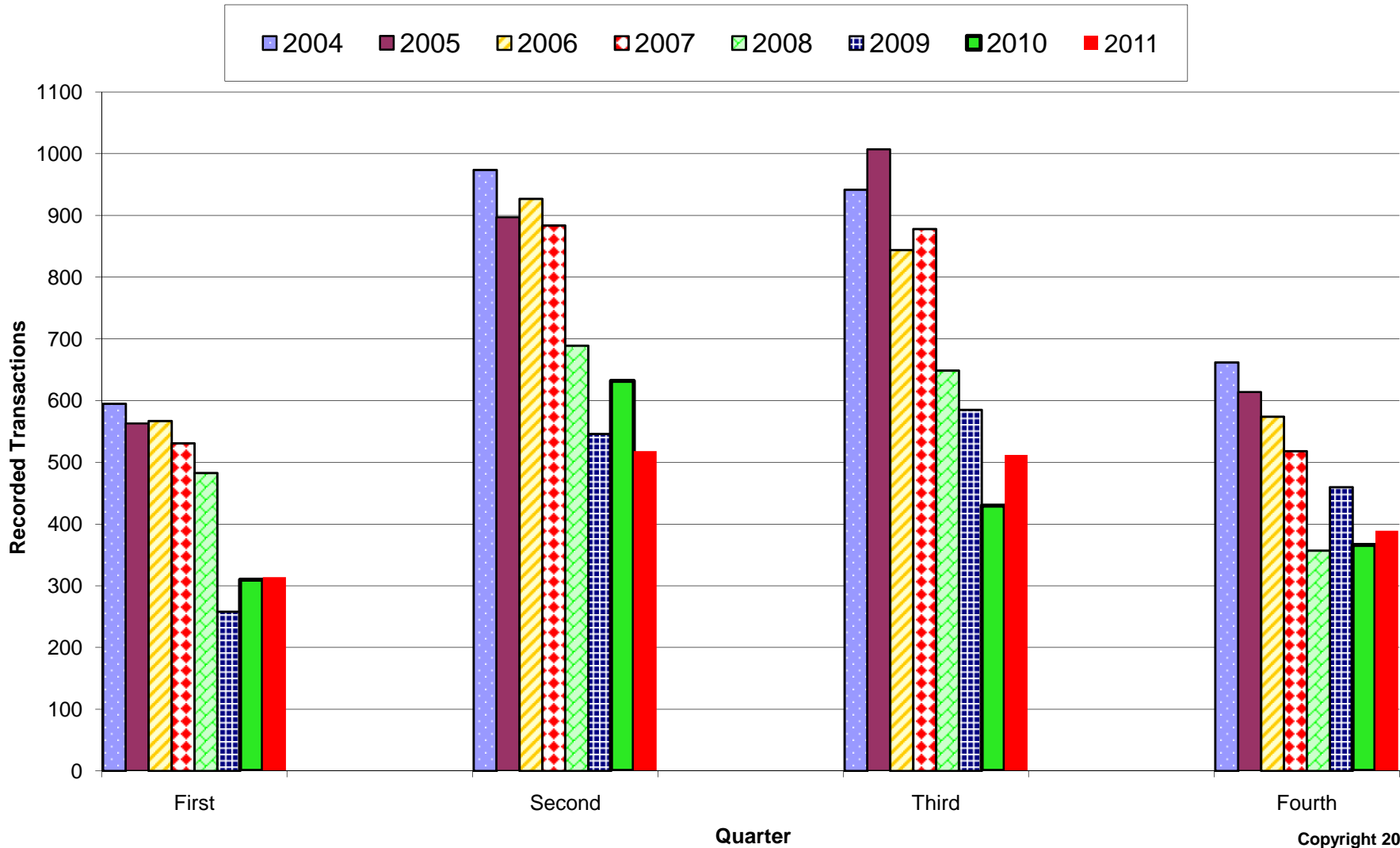
## Recorded Deeds and Mortgages in Monroe County 2004 - 2011



Deeds / Sales Disclosures over \$50K and represent an arms length transaction.  
Mortgages between \$50K and \$500K.

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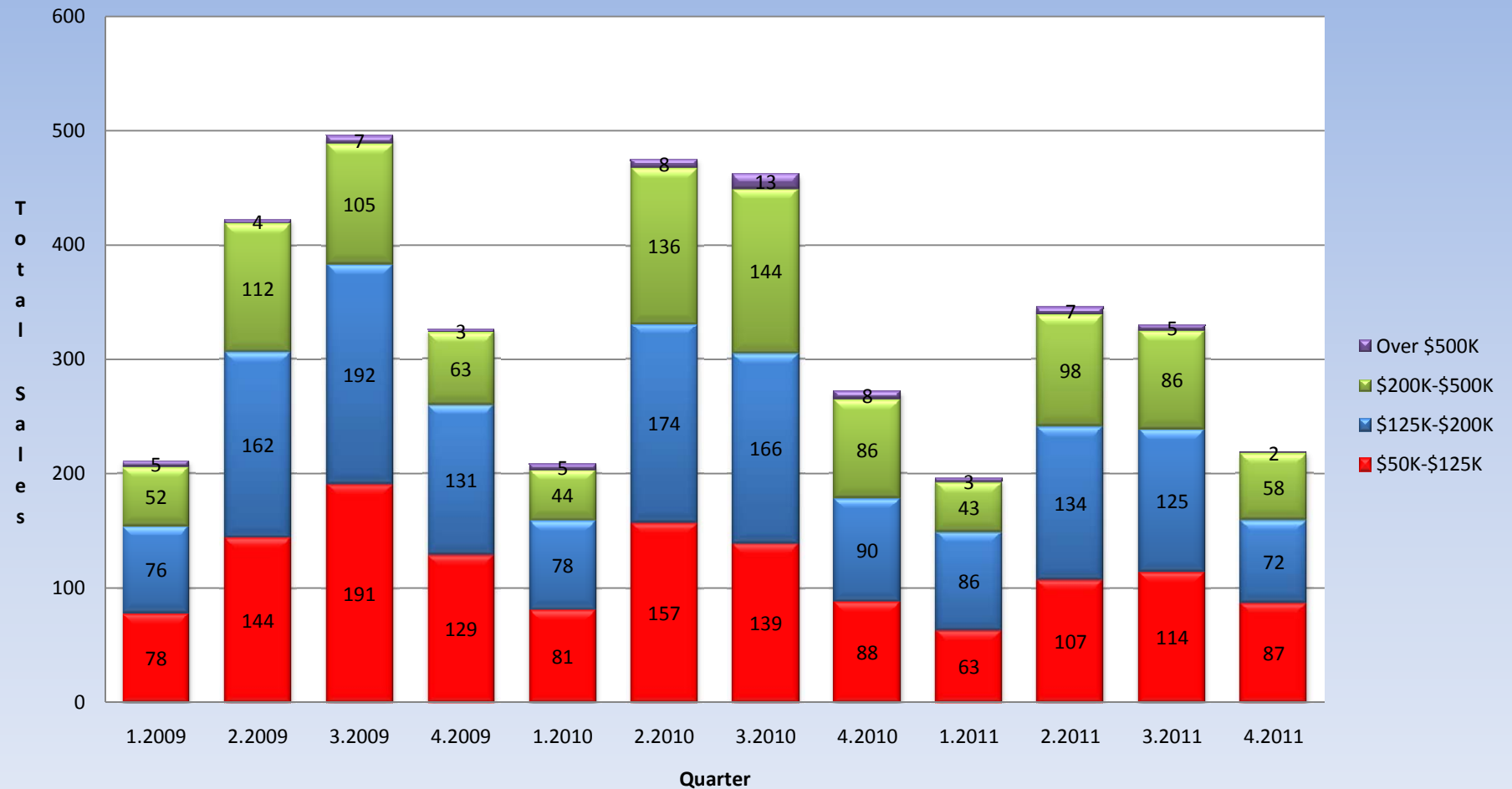
## Recorded Sale Transactions - Monroe County Since 2004



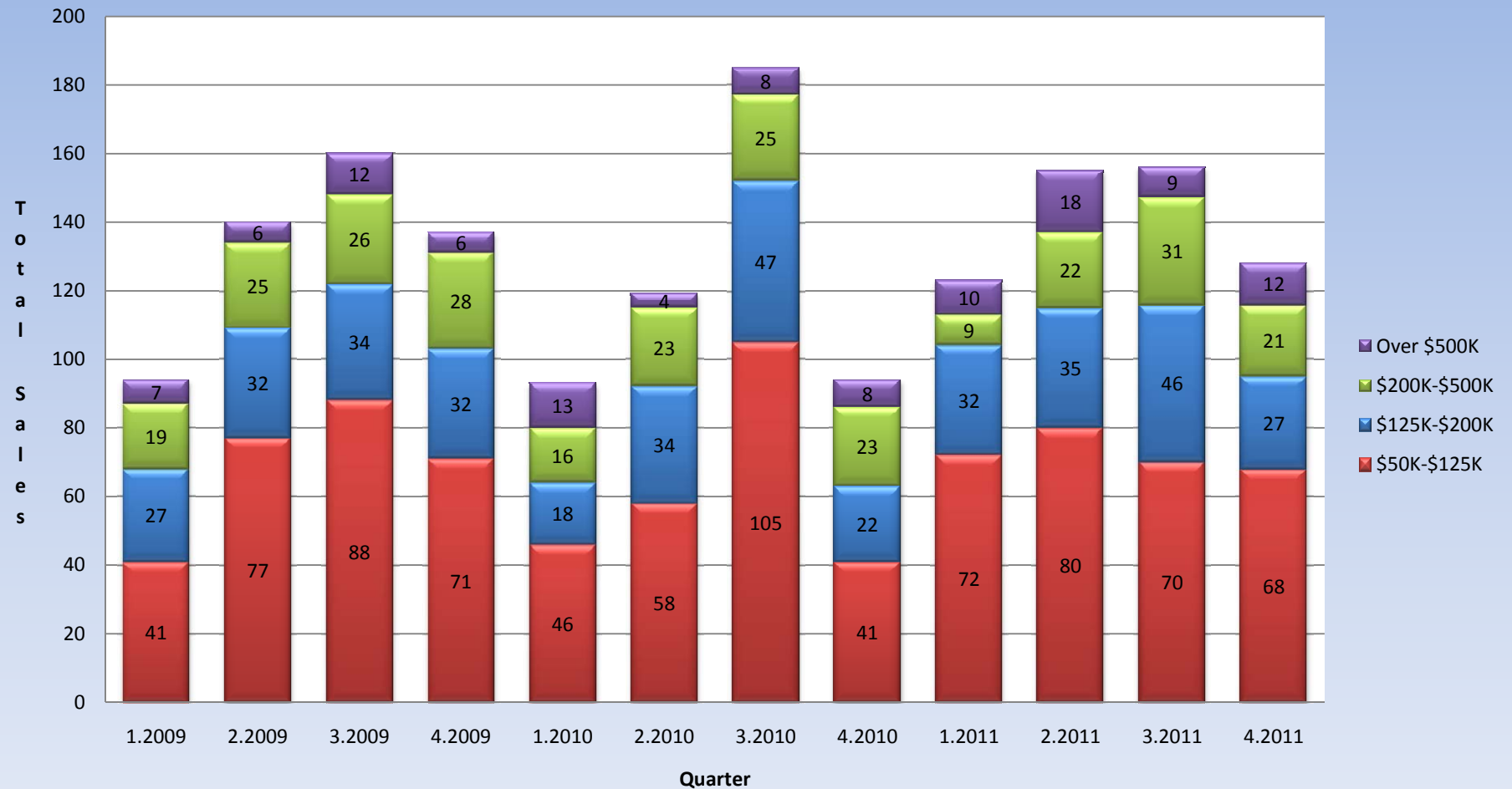
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\*\* Does not include Quit-Claim Deeds, Sheriff's Deeds, or deeds judged not to represent a sale.

## Primary Residence Sales

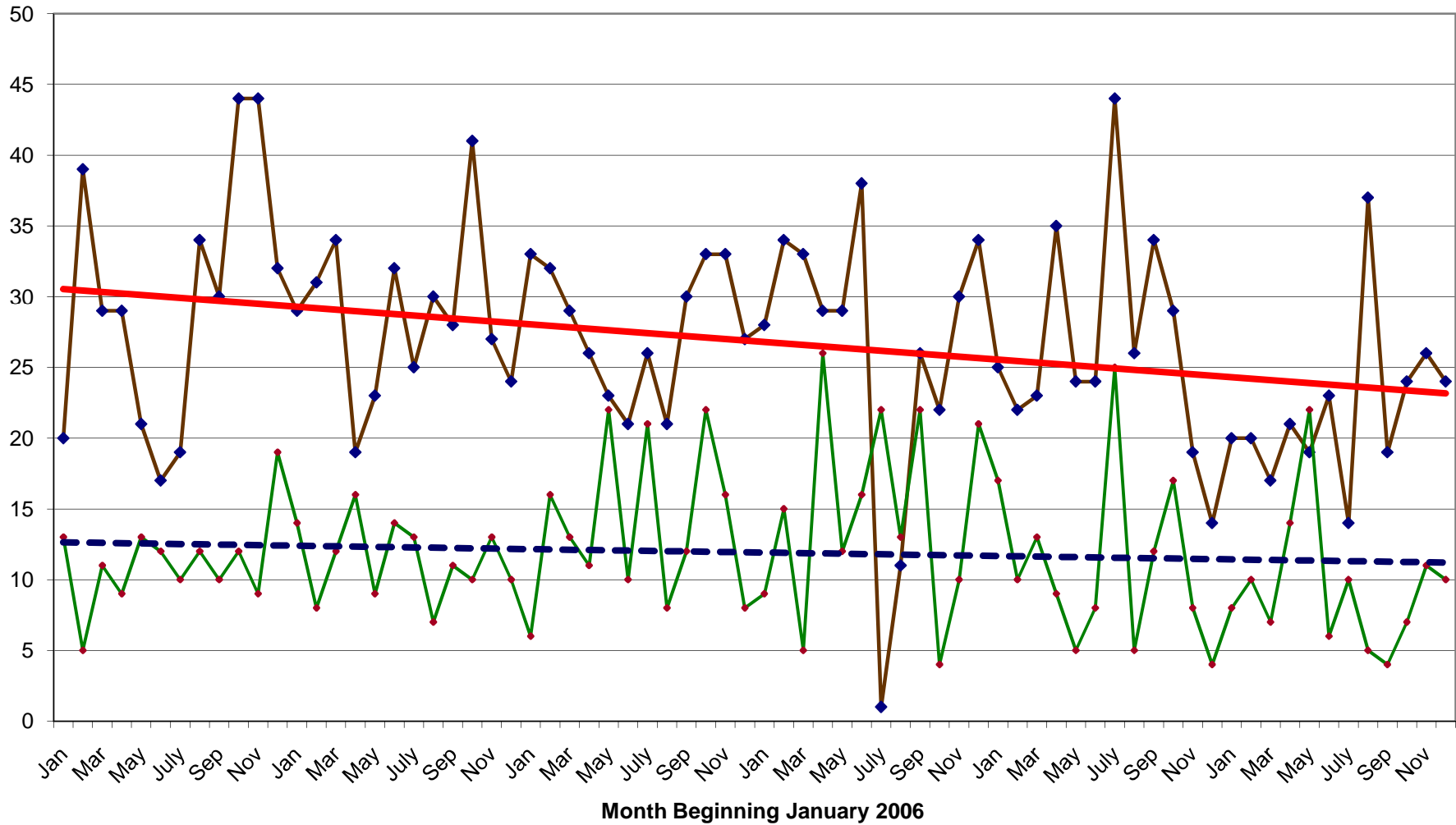


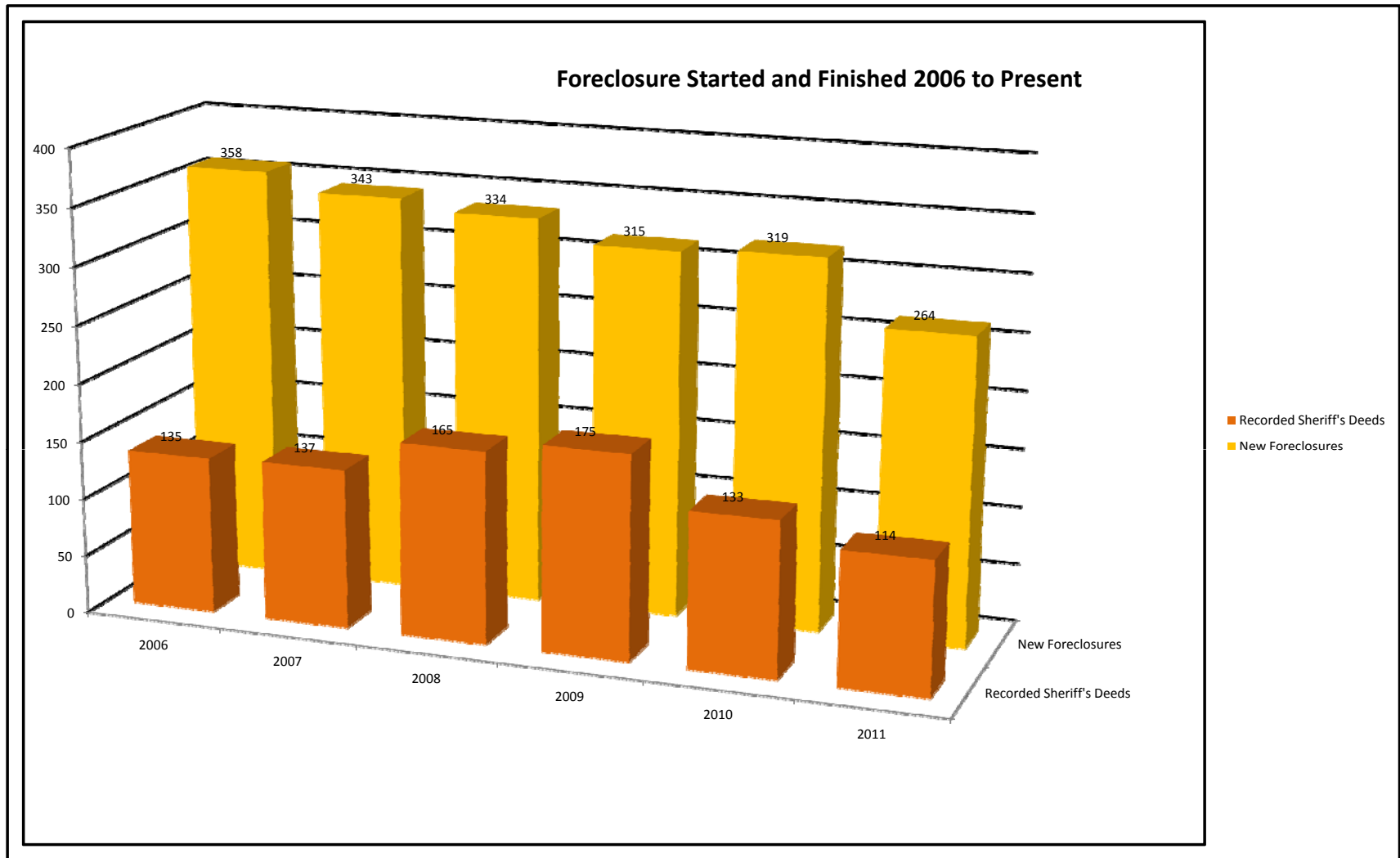
## Non-Primary Residence Sales



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

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





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