



January, 2013

There is both good and not so news in 2012's final mortgage recordings and sales transaction numbers.

I'm most excited by the fact that for the first time since I started tracking recorded deeds in 2003, the annual number of deeds that represent a transaction actually increased over the previous year—1868 in 2012 versus 1736 in 2011. (chart page 7) In other words, an eight percent improvement! That improvement reverses a seven year trend of being in a declining or flat sale market! The leading indicators we follow in our business are currently very bullish compared to recent years. I'm quite excited about the prospects for at least the next six to nine months.

Mortgage volume, due to record low interest rates yet again, also showed its best results in three years. (chart page 7) Even home equity loans are making a modest come back overall—even though the fourth quarter comparison to 2011 is negative. (chart page 12)

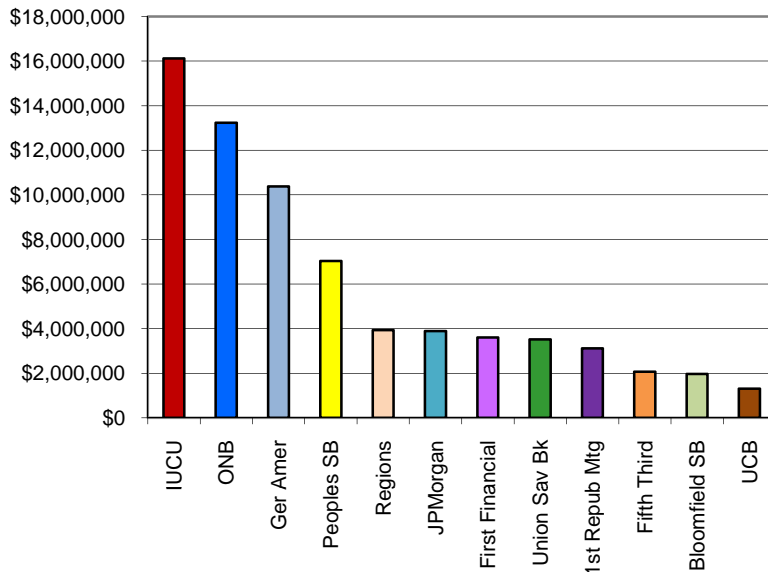
The not so good news is that new foreclosures and sheriff's deeds showed a dramatic increase in the second half of 2012. (chart pages 19 & 20) I would expect that this is a result of the ending of various moratoriums of the previous few years (robosigners, etc) and waiting periods as opposed to a new wave of defaults. Even so, new mortgage foreclosures in Monroe County are still somewhat less than in 2006 and 2007 when the subprime crisis began.

Though Federal fiscal policy and Consumer Financial Protection Bureau regulatory changes will undoubtedly have an effect on interest rates and the market generally, I'm encouraged that things are improving. More so, if you just pick a number in the middle between the peak sale transaction volume in 2004 and the bottom in 2010-2011, there is still plenty of opportunity for improvement.

Best wishes for a terrific 2013!

John Bethell

Dollars - December 2012



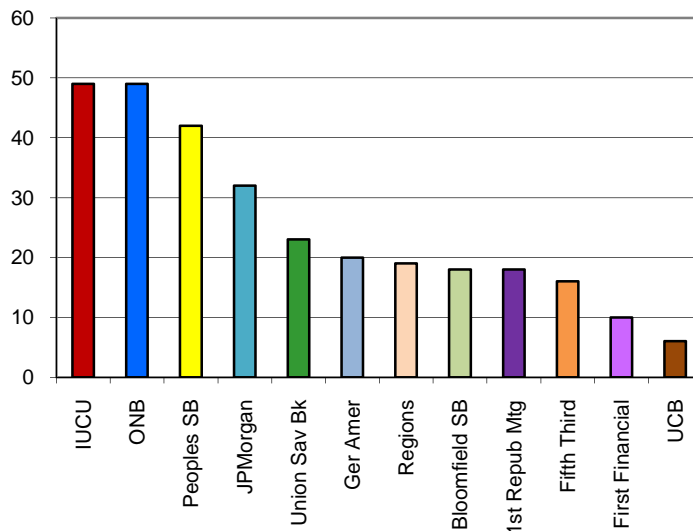
Residential and commercial property mortgages filed in Monroe County during December 2012.

IUCU	16,121,424
ONB	13,240,882
Ger Amer	10,377,490
Peoples SB	7,042,832
Regions	3,944,098
JPMorgan	3,891,382
First Financial	3,604,950
Union Sav Bk	3,521,838
1st Repub Mtg	3,126,020
Fifth Third	2,073,431
Bloomfield SB	1,973,900
UCB	1,317,200

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 2012

IUCU	49
ONB	49
Peoples SB	42
JPMorgan	32
Union Sav Bk	23
Ger Amer	20
Regions	19
Bloomfield SB	18
1st Repub Mtg	18
Fifth Third	16
First Financial	10
UCB	6





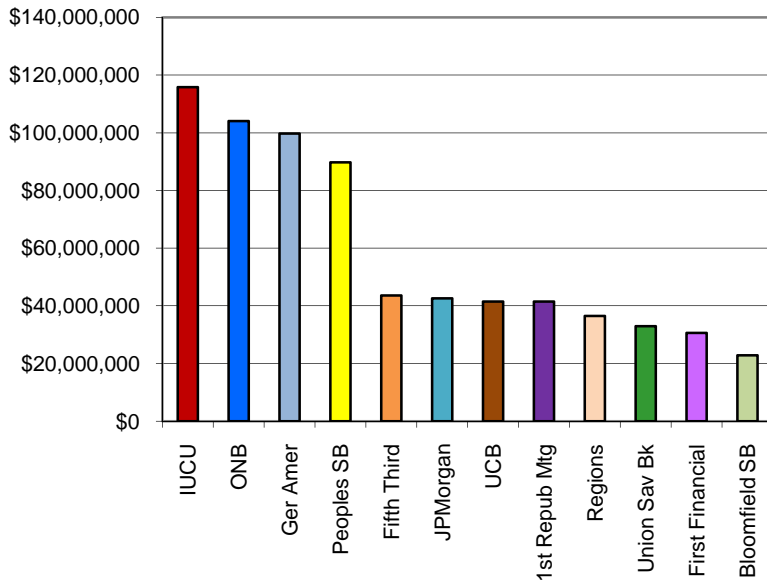
Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of December 2012.

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	6	737,600	1	340,000	0	0	7	1.5	1,077,600	0.8
ALLIED HOME MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
BAXTER CREDIT UNION	0	0	0	0	0	0	0	0	0	0	0	0
BANK OF AMERICA	0	0	3	280,800	2	472,000	1	827,800	6	1.3	1,580,600	1.2
BLOOMFIELD STATE BANK	5	140,200	10	1,118,700	3	715,000	0	0	18	3.9	1,973,900	1.5
CRANE FEDERAL CREDIT U	1	25,000	3	381,500	0	0	0	0	4	0.9	406,500	0.3
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
EVERBANK	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT SERVICES M	0	0	1	104,125	2	675,000	0	0	3	0.6	779,125	0.6
FIRST FINANCIAL BANK	0	0	6	777,790	1	221,200	3	2,605,960	10	2.2	3,604,950	2.8
FARMERS AND MECHANICS	0	0	3	266,000	0	0	0	0	3	0.6	266,000	0.2
FIRST REPUBLIC MORTGAG	0	0	12	1,444,020	6	1,682,000	0	0	18	3.9	3,126,020	2.4
FIFTH THIRD BANK	1	25,000	2	159,000	0	0	0	0	3	0.6	184,000	0.1
FIFTH THIRD MORTGAGE	0	0	11	1,458,431	2	431,000	0	0	13	2.8	1,889,431	1.4
GERMAN AMERICAN BANCOR	0	0	7	979,900	8	2,378,500	5	7,019,090	20	4.3	10,377,490	7.9
GATEWAY MORTGAGE GROUP	0	0	5	496,590	3	779,018	0	0	8	1.7	1,275,608	1
HOOSIER HILLS CREDIT U	0	0	0	0	0	0	0	0	0	0	0	0
HALLMARK HOME MTG	0	0	3	443,431	4	1,051,160	0	0	7	1.5	1,494,591	1.1
INDIANA UNIVERSITY CRE	13	380,787	21	2,226,891	10	2,913,492	5	10,600,254	49	10.6	16,121,424	12.3
JPMORGAN CHASE BANK	4	182,910	26	3,188,864	2	519,608	0	0	32	6.9	3,891,382	3
METLIFE HOME LOANS	0	0	0	0	0	0	0	0	0	0	0	0
MORTGAGE MASTERS	0	0	3	414,248	0	0	0	0	3	0.6	414,248	0.3
OWEN COUNTY STATE BANK	0	0	2	140,400	0	0	0	0	2	0.4	140,400	0.1
OLD NATIONAL BANK	6	145,299	32	3,918,735	9	2,376,848	2	6,800,000	49	10.6	13,240,882	10.1
PROVIDENT FUNDING ASSO	0	0	0	0	1	416,150	0	0	1	0.2	416,150	0.3
PEOPLES STATE BANK	5	159,800	26	3,030,957	11	3,852,075	0	0	42	9.1	7,042,832	5.4
REGIONS BANK	1	12,000	0	0	0	0	0	0	1	0.2	12,000	0
REGIONS MORTGAGE	1	30,000	10	1,288,283	5	1,478,500	2	1,135,315	18	3.9	3,932,098	3
UNITED COMMERCE BANK	1	43,300	1	112,500	4	1,161,400	0	0	6	1.3	1,317,200	1
UNITED STATES OF AMERI	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	19	2,386,788	4	1,135,050	0	0	23	5	3,521,838	2.7
WELLS FARGO BANK	0	0	10	1,021,937	4	1,050,427	0	0	14	3	2,072,364	1.6
All Others	14	167,639	57	7,034,678	24	7,389,573	7	35,826,000	102	22.1	50,417,890	38.6
TOTALS	52	1,311,935	279	33,412,168	106	31,038,001	25	64,814,419	462	100	130,576,523	100



People who care. Service you trust.

Dollars - Year-to-Date through December 2012



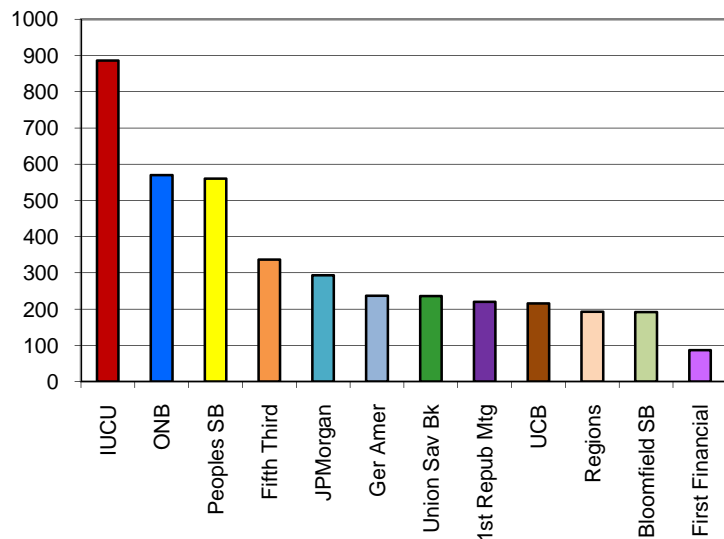
Residential and commercial property mortgages filed in Monroe County during 2012.

IUCU	115,846,746
ONB	103,994,876
Ger Amer	99,771,237
Peoples SB	89,717,860
Fifth Third	43,653,391
JPMorgan	42,560,732
UCB	41,499,675
1st Repub Mtg	41,495,112
Regions	36,509,831
Union Sav Bk	32,966,369
First Financial	30,657,105
Bloomfield SB	22,915,077

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 2012

IUCU	886
ONB	570
Peoples SB	560
Fifth Third	337
JPMorgan	293
Ger Amer	237
Union Sav Bk	236
1st Repub Mtg	220
UCB	216
Regions	193
Bloomfield SB	192
First Financial	87



Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during 2012.

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	48,700	38	4,716,501	12	3,165,228	0	0	51	0.9	7,930,429	0.7
ALLIED HOME MORTGAGE	0	0	1	184,050	0	0	0	0	1	0	184,050	0
BAXTER CREDIT UNION	5	86,609	22	2,825,935	6	1,598,270	0	0	33	0.6	4,510,814	0.4
BANK OF AMERICA	1	31,637	22	2,534,441	15	4,361,097	4	2,915,600	42	0.7	9,842,775	0.9
BLOOMFIELD STATE BANK	23	748,680	139	14,113,272	30	8,053,125	0	0	192	3.3	22,915,077	2
CRANE FEDERAL CREDIT U	14	346,500	28	3,013,533	4	977,800	0	0	46	0.8	4,337,833	0.4
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
EVERBANK	0	0	9	836,500	4	1,152,500	0	0	13	0.2	1,989,000	0.2
FARM CREDIT SERVICES M	3	89,954	11	1,209,689	8	2,969,526	0	0	22	0.4	4,269,169	0.4
FIRST FINANCIAL BANK	10	217,500	46	4,994,712	17	5,197,543	14	20,247,350	87	1.5	30,657,105	2.7
FARMERS AND MECHANICS	3	74,300	14	1,463,300	0	0	0	0	17	0.3	1,537,600	0.1
FIRST REPUBLIC MORTGAG	0	0	134	17,026,029	86	24,469,083	0	0	220	3.8	41,495,112	3.6
FIFTH THIRD BANK	36	956,690	38	3,116,803	1	364,000	1	1,046,000	76	1.3	5,483,493	0.5
FIFTH THIRD MORTGAGE	3	136,775	213	24,925,514	44	12,250,109	1	857,500	261	4.5	38,169,898	3.3
GERMAN AMERICAN BANCOR	19	635,720	97	12,158,796	102	30,453,131	19	56,523,590	237	4.1	99,771,237	8.7
GATEWAY MORTGAGE GROUP	1	46,000	65	7,942,285	12	2,906,195	1	617,000	79	1.4	11,511,480	1
HOOSIER HILLS CREDIT U	4	119,400	7	925,558	2	542,250	0	0	13	0.2	1,587,208	0.1
HALLMARK HOME MTG	2	84,184	97	12,950,301	44	12,575,387	0	0	143	2.5	25,609,872	2.2
INDIANA UNIVERSITY CRE	208	5,911,005	547	58,529,716	115	30,916,946	16	20,489,079	886	15.3	115,846,746	10.1
JPMORGAN CHASE BANK	24	619,568	225	24,975,875	38	10,613,289	6	6,352,000	293	5.1	42,560,732	3.7
METLIFE HOME LOANS	0	0	8	881,828	6	1,576,571	0	0	14	0.2	2,458,399	0.2
MORTGAGE MASTERS	1	40,500	33	4,311,789	6	1,622,189	2	1,440,000	42	0.7	7,414,478	0.6
OWEN COUNTY STATE BANK	10	324,725	26	2,691,593	10	2,827,000	3	1,975,000	49	0.8	7,818,318	0.7
OLD NATIONAL BANK	75	2,001,682	390	43,818,626	90	25,141,242	15	33,033,326	570	9.9	103,994,876	9.1
PROVIDENT FUNDING ASSO	0	0	17	2,595,250	4	1,043,550	0	0	21	0.4	3,638,800	0.3
PEOPLES STATE BANK	57	1,584,968	377	43,649,366	117	34,293,033	9	10,190,493	560	9.7	89,717,860	7.8
REGIONS BANK	18	383,050	14	1,227,500	6	2,164,590	2	2,141,200	40	0.7	5,916,340	0.5
REGIONS MORTGAGE	2	35,000	94	11,888,898	51	14,702,278	6	3,967,315	153	2.6	30,593,491	2.7
UNITED COMMERCE BANK	7	226,243	137	17,296,633	66	18,079,931	6	5,896,868	216	3.7	41,499,675	3.6
UNITED STATES OF AMERI	0	0	2	231,000	0	0	0	0	2	0	231,000	0
UNION SAVINGS BANK	7	278,900	193	22,987,639	36	9,699,830	0	0	236	4.1	32,966,369	2.9
WELLS FARGO BANK	2	40,000	82	9,163,124	21	5,050,741	2	1,658,000	107	1.8	15,911,865	1.4
All Others	105	1,718,983	660	78,832,754	252	72,409,490	46	181,953,044	1063	18.4	334,914,271	29.2
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TOTALS	641	16,787,273	3786	438,018,810	1205	341,175,924	153	351,303,365	5785	100	1,147,285,372	100



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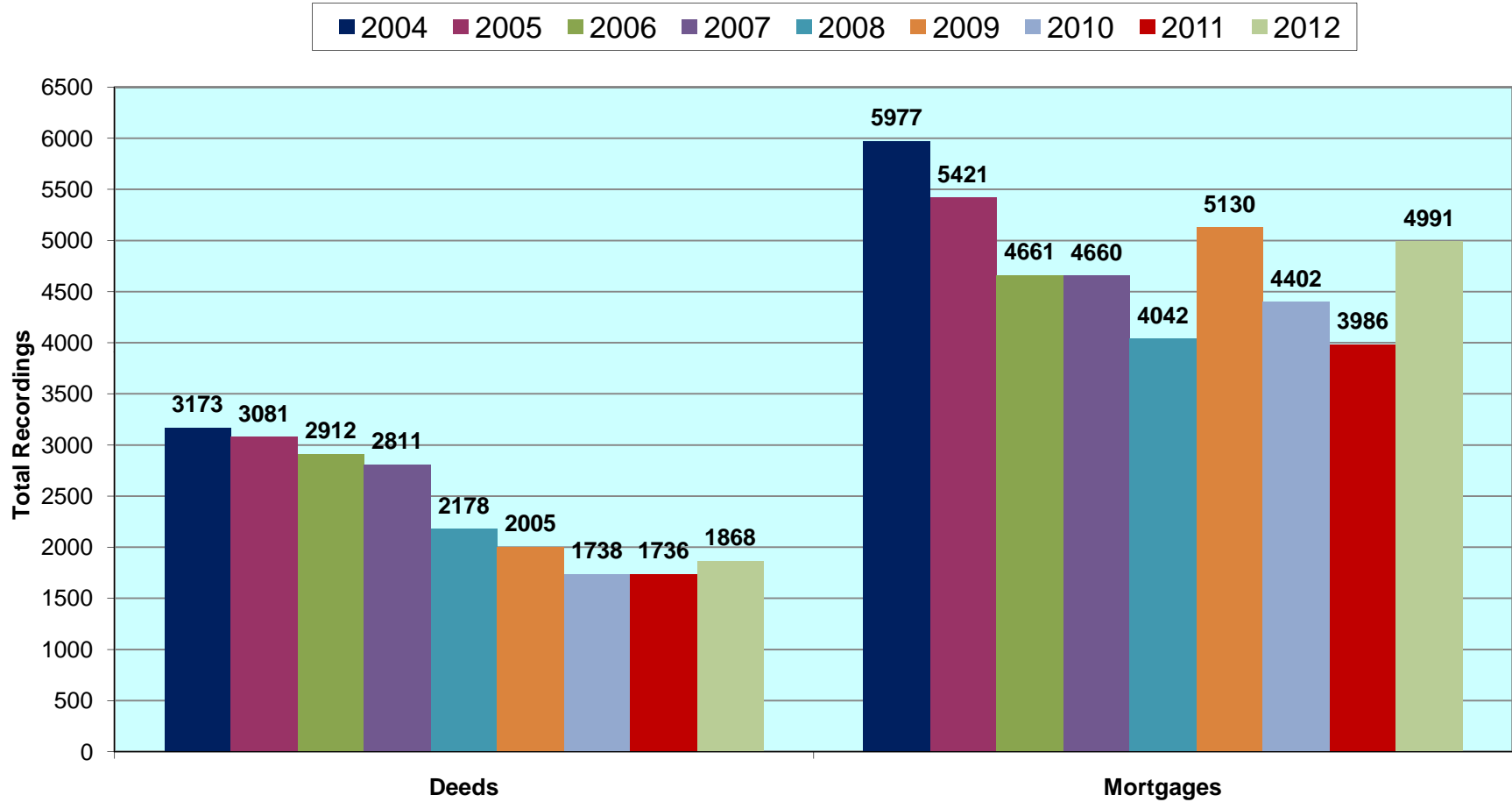
Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of December 2012.

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	6	737,600	1	340,000	0	0	7	1.5	1,077,600	0.8
ALLIED HOME MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
BAXTER CREDIT UNION	0	0	0	0	0	0	0	0	0	0	0	0
BANK OF AMERICA	1	73,000	2	207,800	2	472,000	1	827,800	6	1.3	1,580,600	1.2
BLOOMFIELD STATE BANK	6	210,200	9	1,048,700	3	715,000	0	0	18	3.9	1,973,900	1.5
CRANE FEDERAL CREDIT U	1	25,000	3	381,500	0	0	0	0	4	0.9	406,500	0.3
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
EVERBANK	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT SERVICES M	0	0	1	104,125	1	206,250	1	468,750	3	0.6	779,125	0.6
FIRST FINANCIAL BANK	1	50,000	5	727,790	1	221,200	3	2,605,960	10	2.2	3,604,950	2.8
FARMERS AND MECHANICS	1	60,000	2	206,000	0	0	0	0	3	0.6	266,000	0.2
FIRST REPUBLIC MORTGAG	1	72,000	11	1,372,020	6	1,682,000	0	0	18	3.9	3,126,020	2.4
FIFTH THIRD BANK	2	84,000	1	100,000	0	0	0	0	3	0.6	184,000	0.1
FIFTH THIRD MORTGAGE	0	0	11	1,458,431	2	431,000	0	0	13	2.8	1,889,431	1.4
GERMAN AMERICAN BANCOR	0	0	7	979,900	8	2,378,500	5	7,019,090	20	4.3	10,377,490	7.9
GATEWAY MORTGAGE GROUP	2	110,200	3	386,390	3	779,018	0	0	8	1.7	1,275,608	1
HOOSIER HILLS CREDIT U	0	0	0	0	0	0	0	0	0	0	0	0
HALLMARK HOME MTG	0	0	3	443,431	4	1,051,160	0	0	7	1.5	1,494,591	1.1
INDIANA UNIVERSITY CRE	20	839,287	14	1,768,391	10	2,913,492	5	10,600,254	49	10.6	16,121,424	12.3
JPMORGAN CHASE BANK	5	249,667	25	3,122,107	2	519,608	0	0	32	6.9	3,891,382	3
METLIFE HOME LOANS	0	0	0	0	0	0	0	0	0	0	0	0
MORTGAGE MASTERS	0	0	3	414,248	0	0	0	0	3	0.6	414,248	0.3
OWEN COUNTY STATE BANK	1	50,000	1	90,400	0	0	0	0	2	0.4	140,400	0.1
OLD NATIONAL BANK	9	336,497	29	3,727,537	9	2,376,848	2	6,800,000	49	10.6	13,240,882	10.1
PROVIDENT FUNDING ASSO	0	0	0	0	1	416,150	0	0	1	0.2	416,150	0.3
PEOPLES STATE BANK	8	338,307	23	2,852,450	11	3,852,075	0	0	42	9.1	7,042,832	5.4
REGIONS BANK	1	12,000	0	0	0	0	0	0	1	0.2	12,000	0
REGIONS MORTGAGE	2	100,000	9	1,218,283	5	1,478,500	2	1,135,315	18	3.9	3,932,098	3
UNITED COMMERCE BANK	1	43,300	1	112,500	4	1,161,400	0	0	6	1.3	1,317,200	1
UNITED STATES OF AMERI	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	4	253,100	15	2,133,688	4	1,135,050	0	0	23	5	3,521,838	2.7
WELLS FARGO BANK	2	118,779	8	903,158	4	1,050,427	0	0	14	3	2,072,364	1.6
All Others	19	460,212	52	6,742,105	22	6,481,573	9	36,734,000	102	22.1	50,417,890	38.6
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
TOTALS	87	3,485,549	244	31,238,554	103	29,661,251	28	66,191,169	462	100	130,576,523	100

Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during 2012.

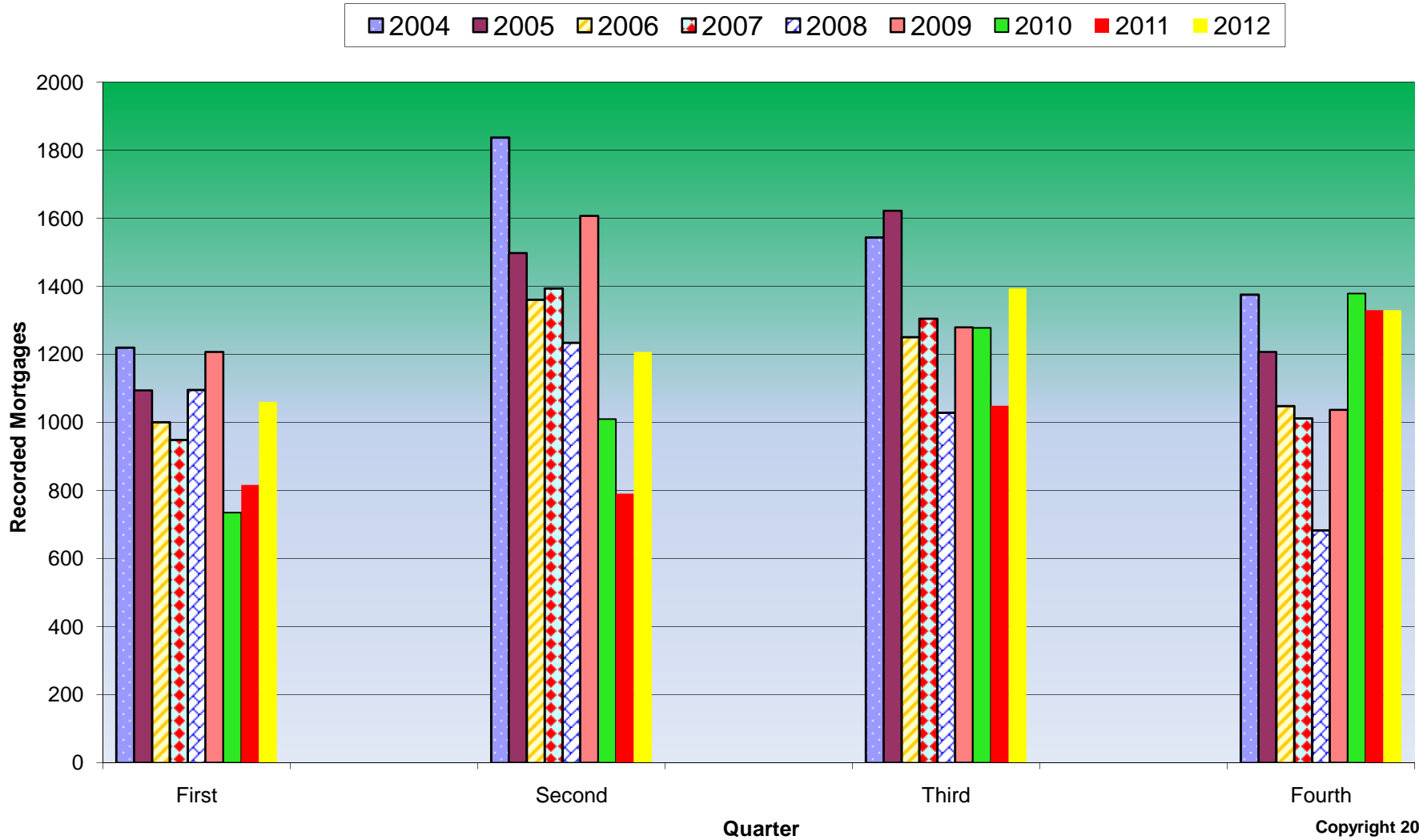
Lender	0 to \$75,000		\$75,001 to \$199,999		\$200,000-\$417,000		\$417,001 & up		Total	%	Total	%	
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs		Amount		
ALLY BANK	7	420,197	32	4,345,004	12	3,165,228	0	0	0	51	0.9	7,930,429	0.7
ALLIED HOME MORTGAGE	0	0	1	184,050	0	0	0	0	0	1	0	184,050	0
BAXTER CREDIT UNION	7	212,159	20	2,700,385	6	1,598,270	0	0	0	33	0.6	4,510,814	0.4
BANK OF AMERICA	6	366,445	17	2,199,633	15	4,361,097	4	2,915,600	42	0.7	9,842,775	0.9	
BLOOMFIELD STATE BANK	62	3,119,980	100	11,741,972	30	8,053,125	0	0	192	3.3	22,915,077	2	
CRANE FEDERAL CREDIT U	19	654,120	23	2,705,913	4	977,800	0	0	46	0.8	4,337,833	0.4	
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0	0
EVERBANK	4	252,500	5	584,000	4	1,152,500	0	0	13	0.2	1,989,000	0.2	
FARM CREDIT SERVICES M	7	361,882	7	937,761	5	1,605,887	3	1,363,639	22	0.4	4,269,169	0.4	
FIRST FINANCIAL BANK	21	885,750	35	4,326,462	13	3,371,469	18	22,073,424	87	1.5	30,657,105	2.7	
FARMERS AND MECHANICS	8	410,300	9	1,127,300	0	0	0	0	17	0.3	1,537,600	0.1	
FIRST REPUBLIC MORTGAG	10	676,958	124	16,349,071	86	24,469,083	0	0	220	3.8	41,495,112	3.6	
FIFTH THIRD BANK	55	2,090,080	19	1,983,413	1	364,000	1	1,046,000	76	1.3	5,483,493	0.5	
FIFTH THIRD MORTGAGE	21	1,361,759	195	23,700,530	44	12,250,109	1	857,500	261	4.5	38,169,898	3.3	
GERMAN AMERICAN BANCOR	31	1,436,732	85	11,357,784	100	29,538,131	21	57,438,590	237	4.1	99,771,237	8.7	
GATEWAY MORTGAGE GROUP	7	418,940	59	7,569,345	12	2,906,195	1	617,000	79	1.4	11,511,480	1	
HOOSIER HILLS CREDIT U	5	179,400	6	865,558	2	542,250	0	0	13	0.2	1,587,208	0.1	
HALLMARK HOME MTG	7	411,525	92	12,622,960	44	12,575,387	0	0	143	2.5	25,609,872	2.2	
INDIANA UNIVERSITY CRE	360	15,293,819	395	49,146,902	114	30,429,946	17	20,976,079	886	15.3	115,846,746	10.1	
JPMORGAN CHASE BANK	75	3,811,994	174	21,783,449	36	9,643,702	8	7,321,587	293	5.1	42,560,732	3.7	
METLIFE HOME LOANS	2	101,020	6	780,808	6	1,576,571	0	0	14	0.2	2,458,399	0.2	
MORTGAGE MASTERS	1	40,500	33	4,311,789	6	1,622,189	2	1,440,000	42	0.7	7,414,478	0.6	
OWEN COUNTY STATE BANK	18	808,325	18	2,207,993	10	2,827,000	3	1,975,000	49	0.8	7,818,318	0.7	
OLD NATIONAL BANK	149	6,538,908	316	39,281,400	90	25,141,242	15	33,033,326	570	9.9	103,994,876	9.1	
PROVIDENT FUNDING ASSO	0	0	17	2,595,250	4	1,043,550	0	0	21	0.4	3,638,800	0.3	
PEOPLES STATE BANK	117	5,312,371	317	39,921,963	117	34,293,033	9	10,190,493	560	9.7	89,717,860	7.8	
REGIONS BANK	25	768,050	7	842,500	3	804,600	5	3,501,190	40	0.7	5,916,340	0.5	
REGIONS MORTGAGE	10	582,365	86	11,341,533	49	13,775,278	8	4,894,315	153	2.6	30,593,491	2.7	
UNITED COMMERCE BANK	21	1,107,193	123	16,415,683	65	17,629,058	7	6,347,741	216	3.7	41,499,675	3.6	
UNITED STATES OF AMERI	0	0	2	231,000	0	0	0	0	2	0	231,000	0	
UNION SAVINGS BANK	38	2,216,850	162	21,049,689	36	9,699,830	0	0	236	4.1	32,966,369	2.9	
WELLS FARGO BANK	17	1,014,762	67	8,188,362	21	5,050,741	2	1,658,000	107	1.8	15,911,865	1.4	
All Others	199	7,606,822	566	72,944,915	243	68,328,119	55	186,034,415	1063	18.4	334,914,271	29.2	
TOTALS	1309	58,461,706	3118	396,344,377	1178	328,795,390	180	363,683,899	5785	100	1,147,285,372	100	

Recorded Deeds and Mortgages in Monroe County 2004 - 2012

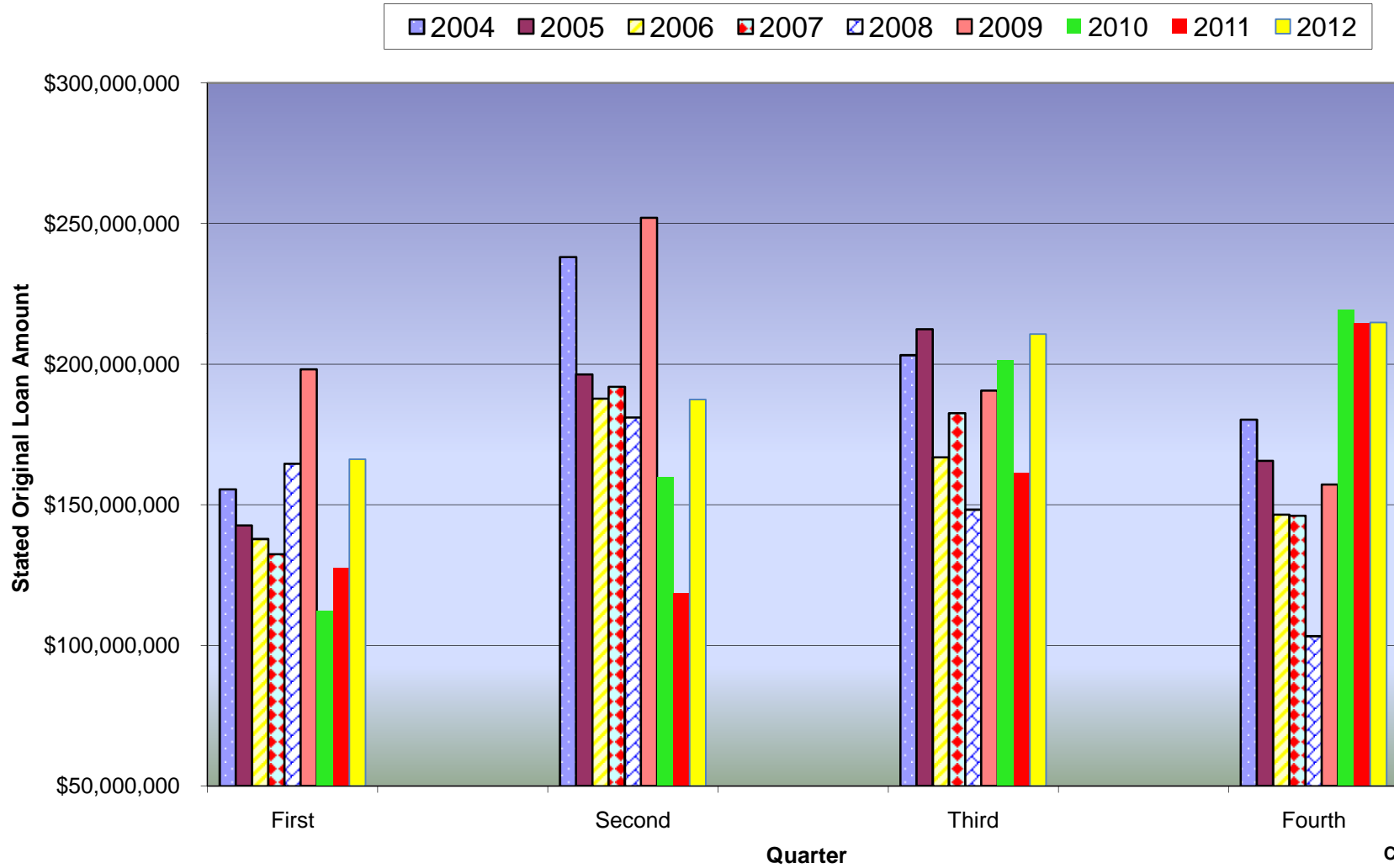


Deeds that represent a transaction.
Mortgages between \$50K and \$500K.

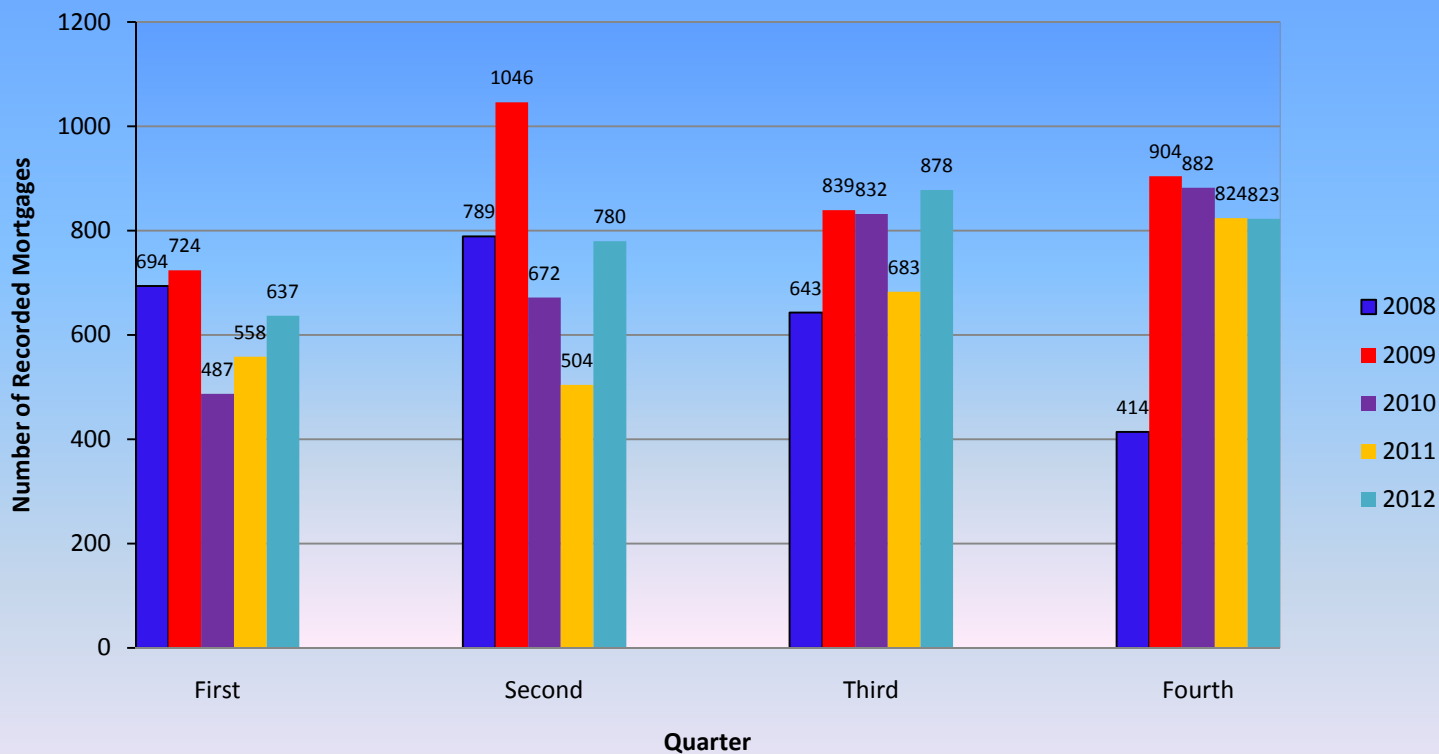
Recorded Mortgages 2004 - 2012 by Quarter Between \$50K and \$500K



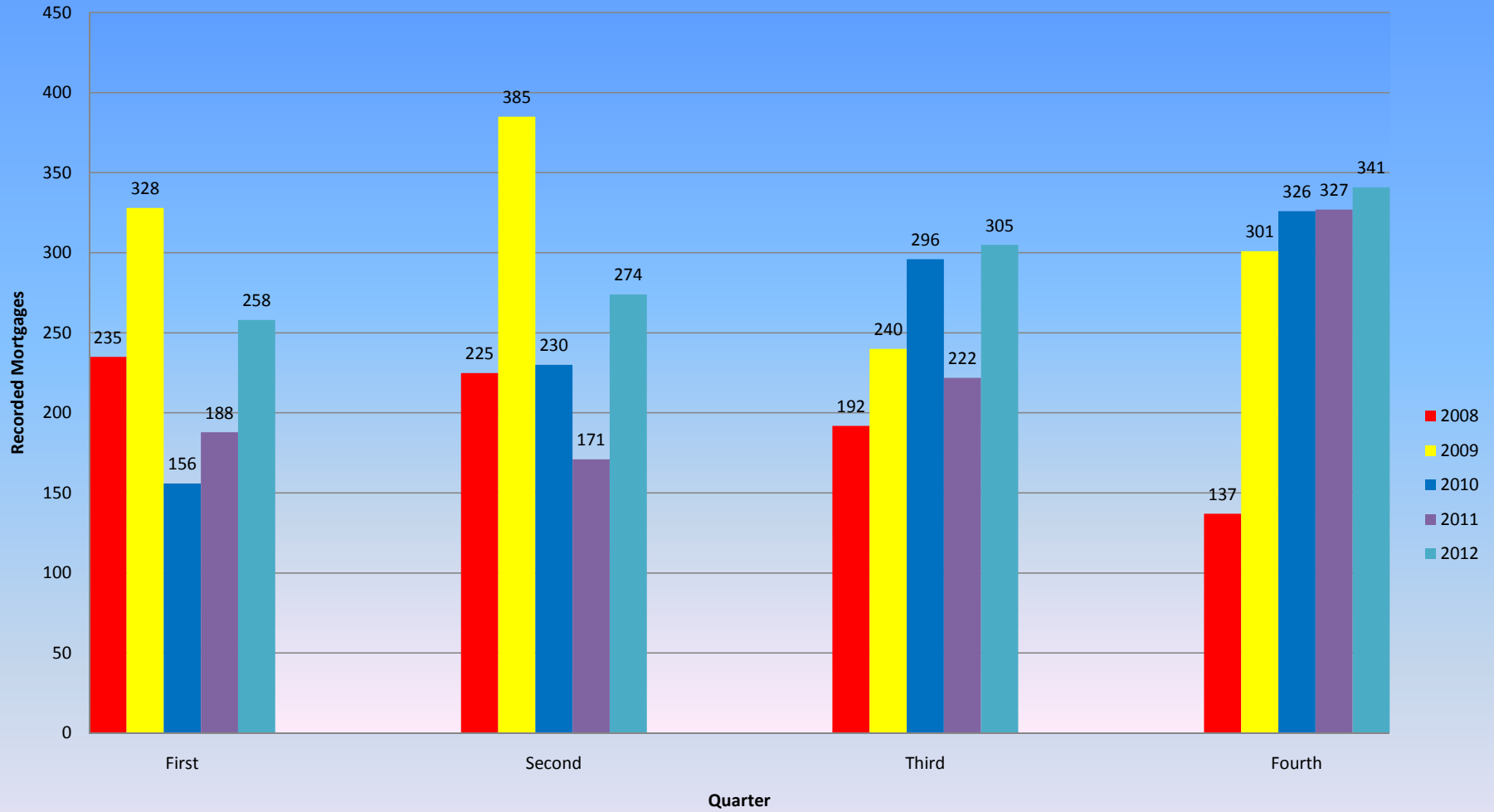
Mortgage Loan Dollar Volume 2004 - 2012 by Quarter \$50K to \$500K



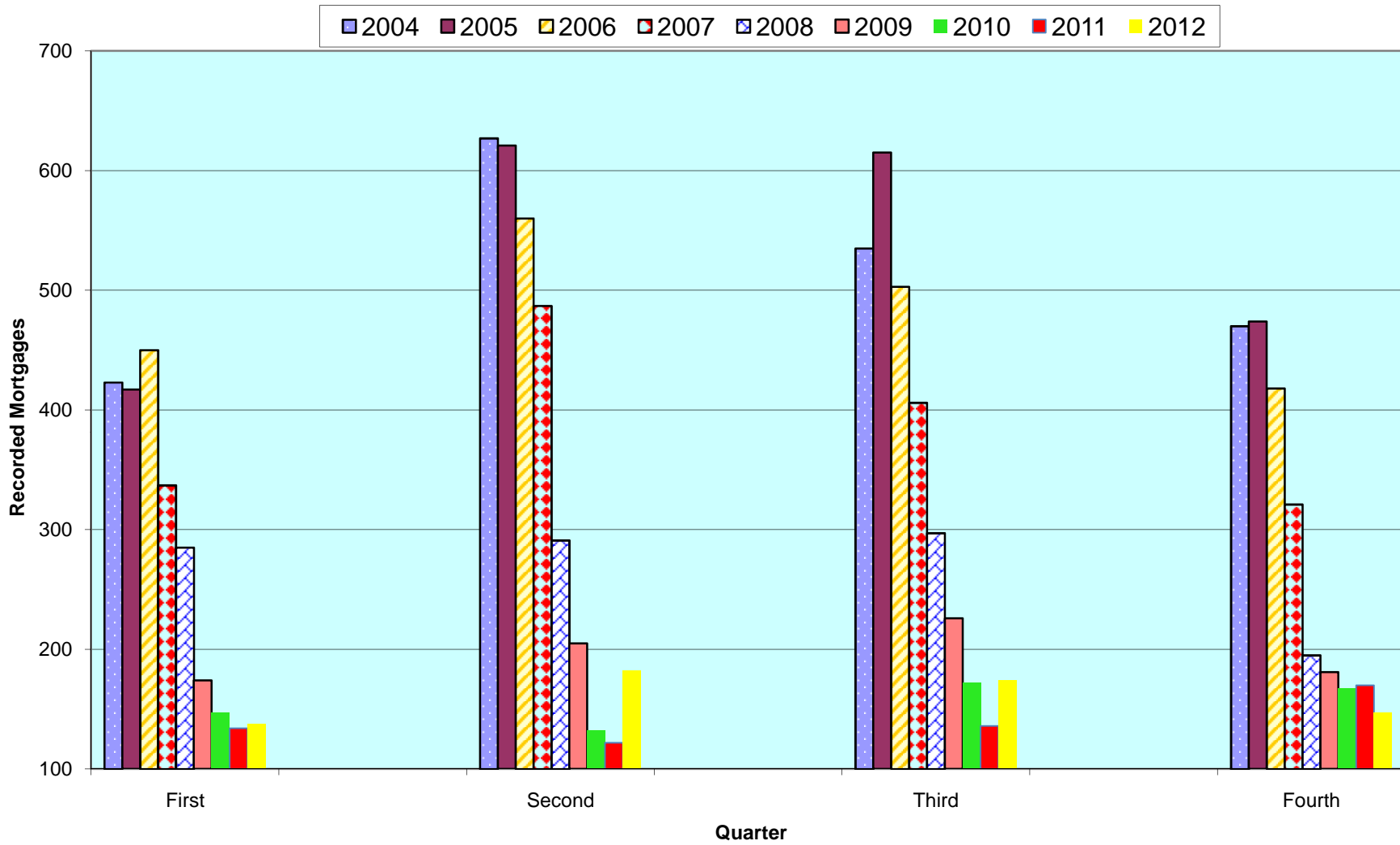
Mortgages \$75K-\$200K - Monroe County by Quarter - 2008 to 2012



Mortgages \$200K to \$417K by Quarter 2008 - 2012

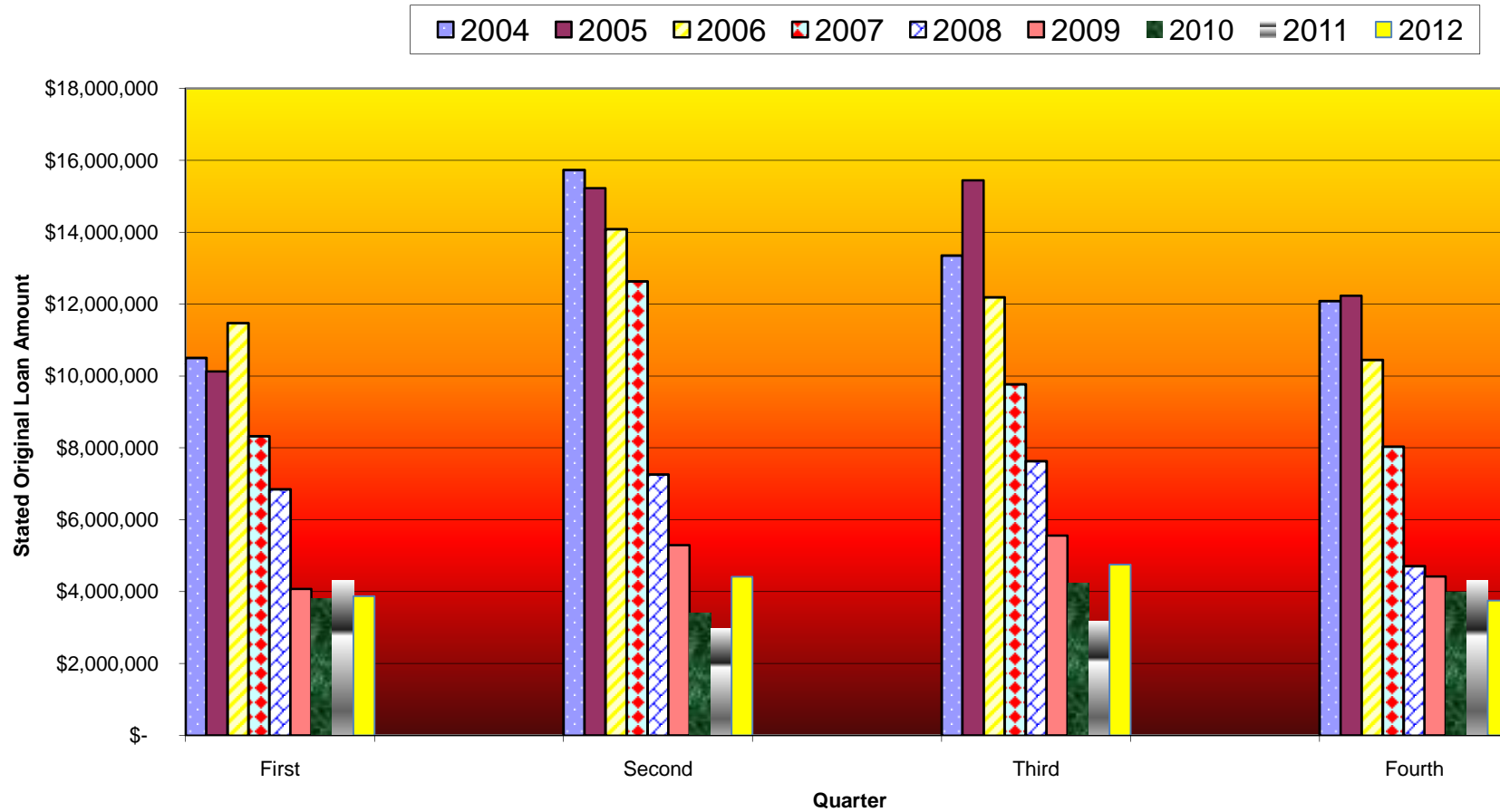


Recorded Mortgages 2004 - 2012 by Quarter Under \$50K

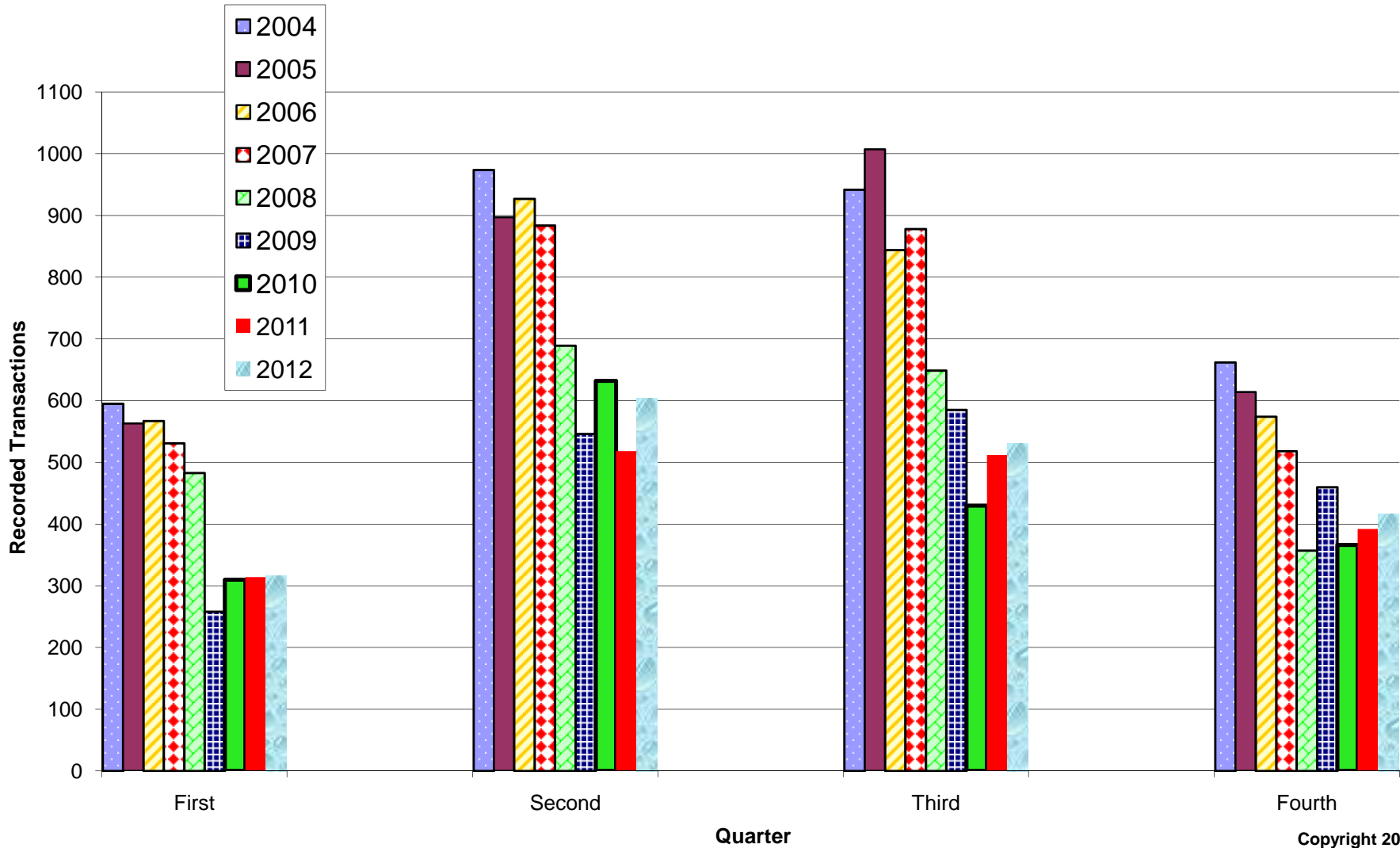


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Mortgage Loan Dollar Volume 2004 - 2012 by Quarter Under \$50K



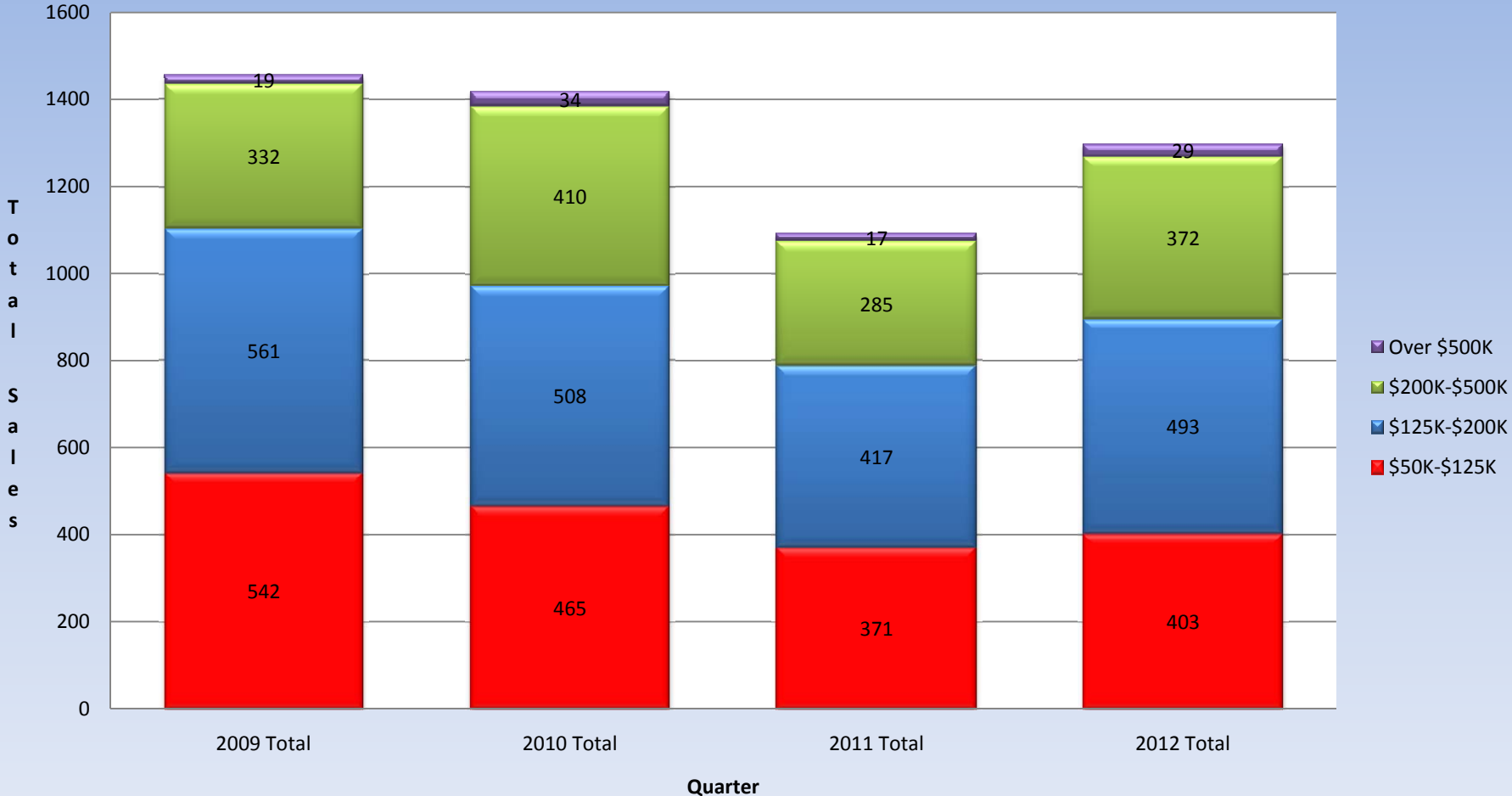
Recorded Sale Transactions - Monroe County Since 2004



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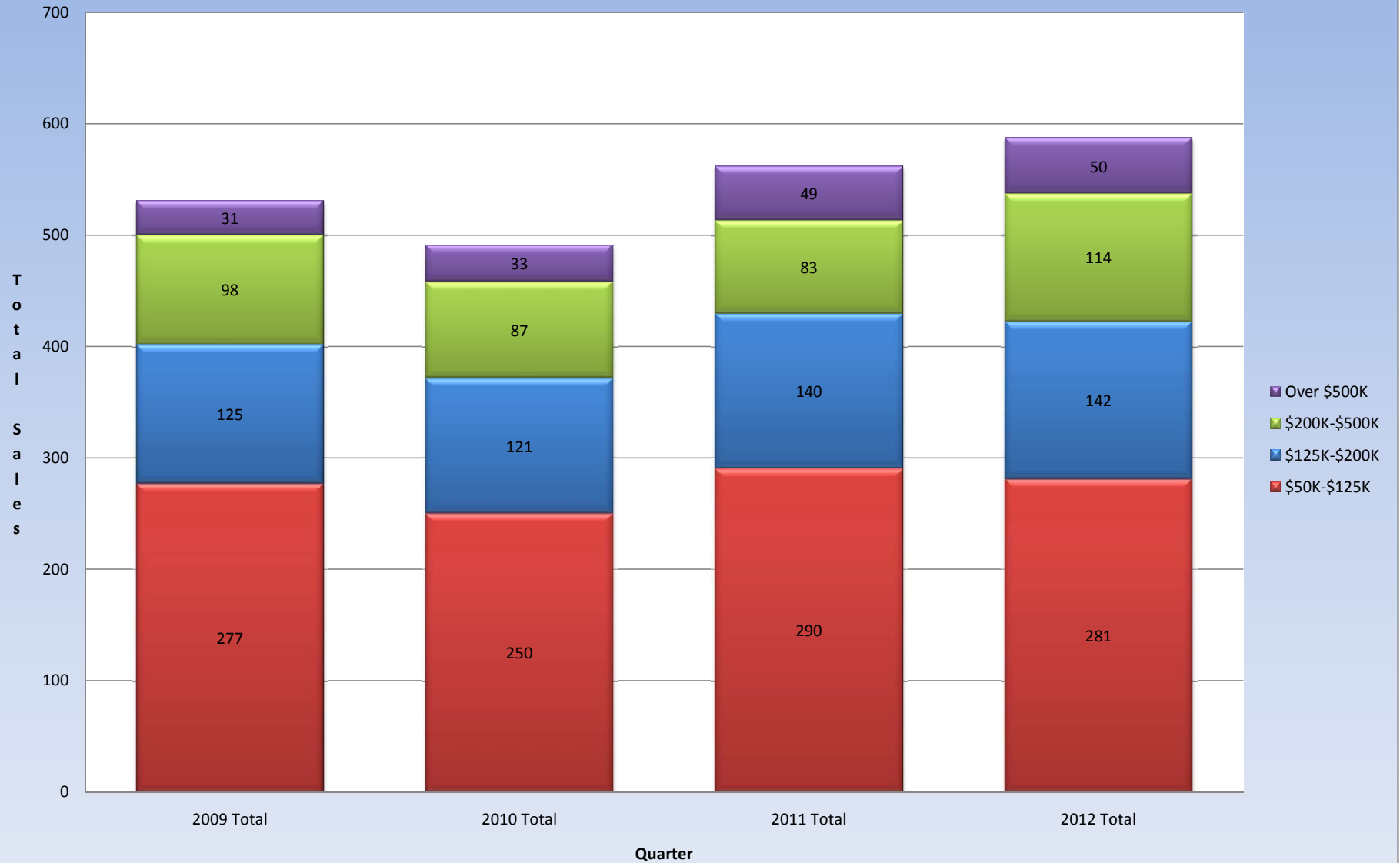
** Does not include Quit-Claim Deeds, Sheriff's Deeds, or deeds judged not to represent a sale.

Monroe County Primary Residence Sales



Sales marked Buyer's Principle Residence from Indiana DLGF sales disclosure data.

Monroe County Non-Primary Residence Sales



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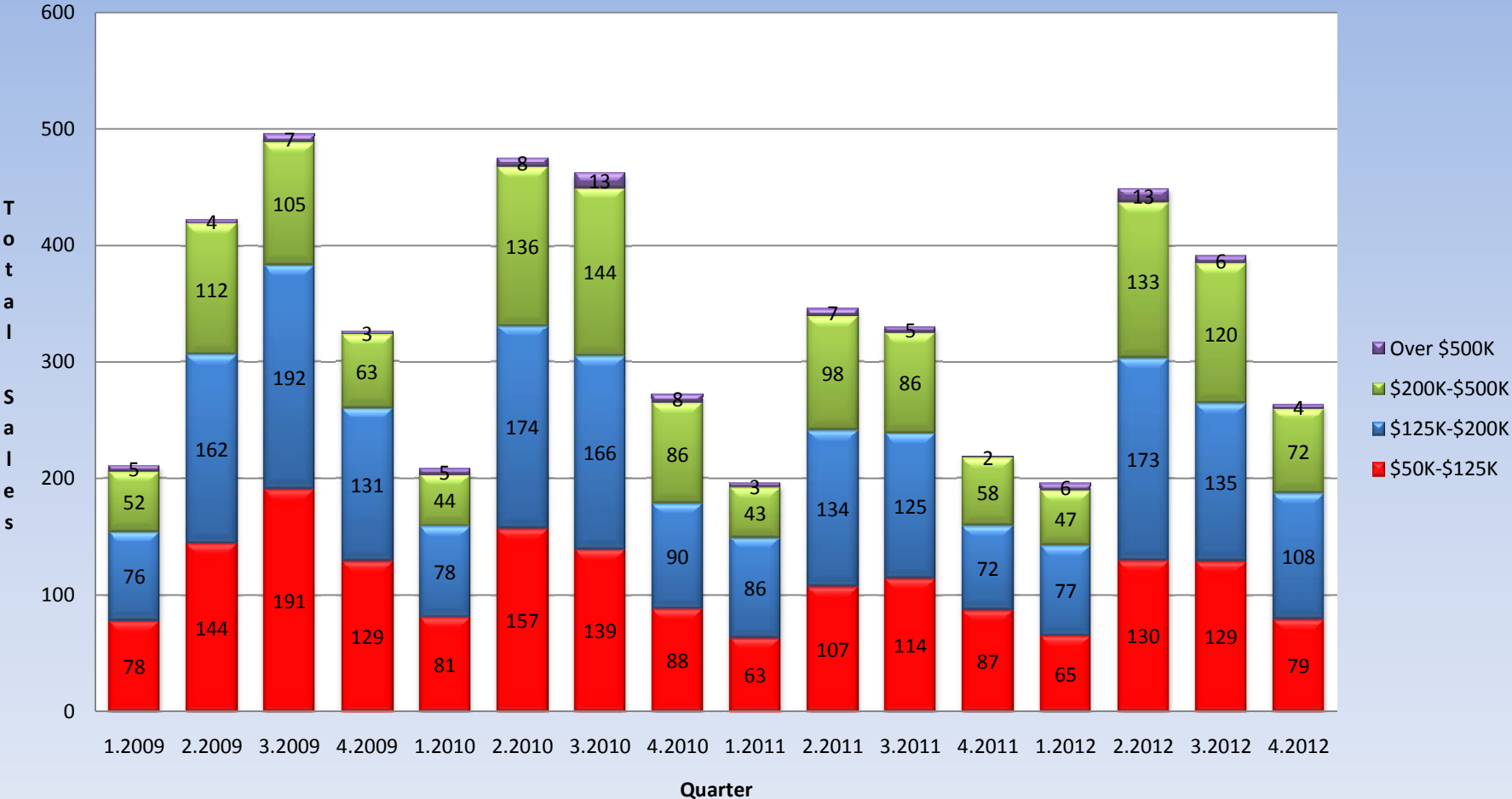
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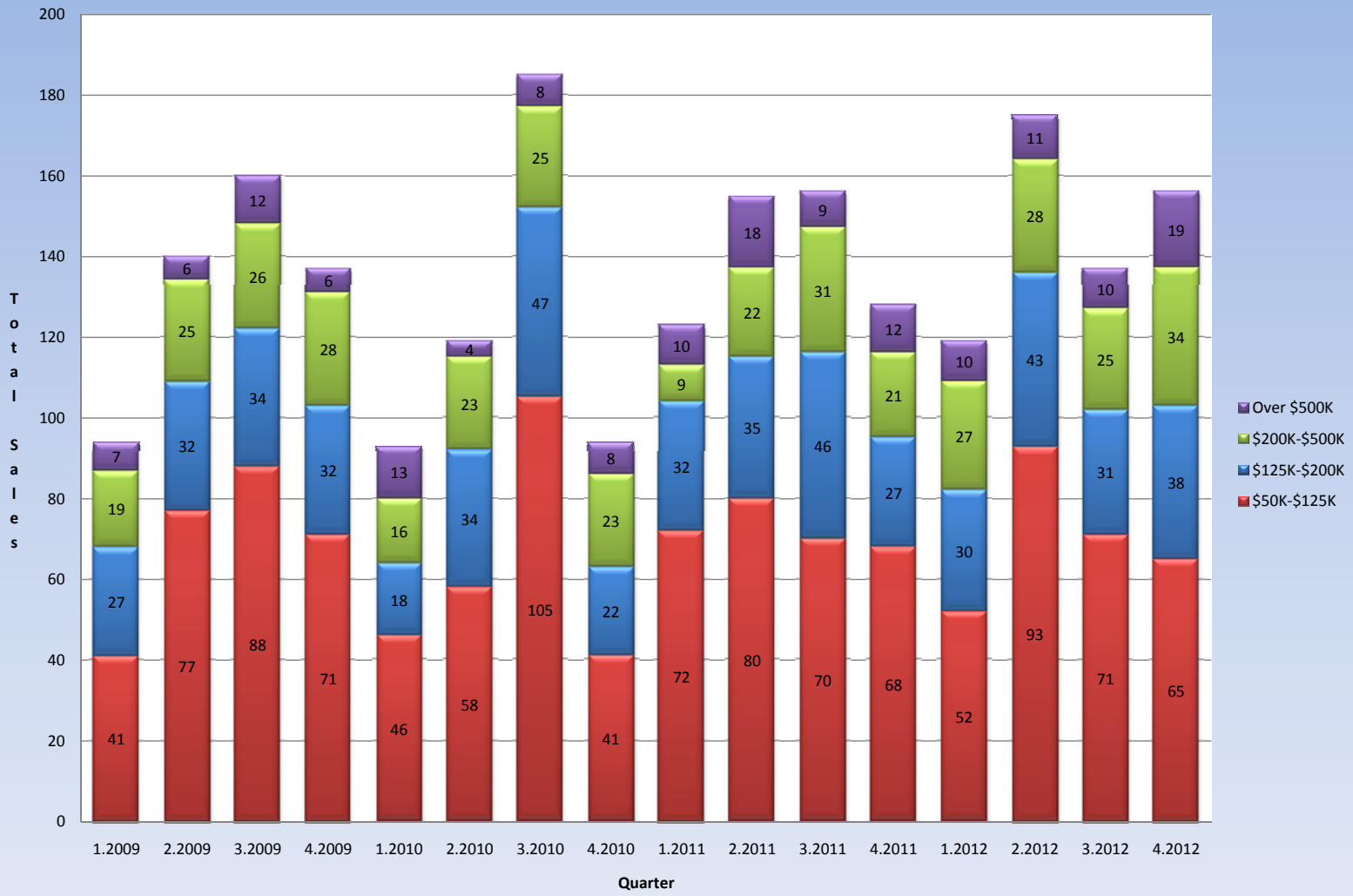
Sales not marked as buyer's principle residence from Indiana DLGF sales disclosure data.

Monroe County Primary Residence Sales



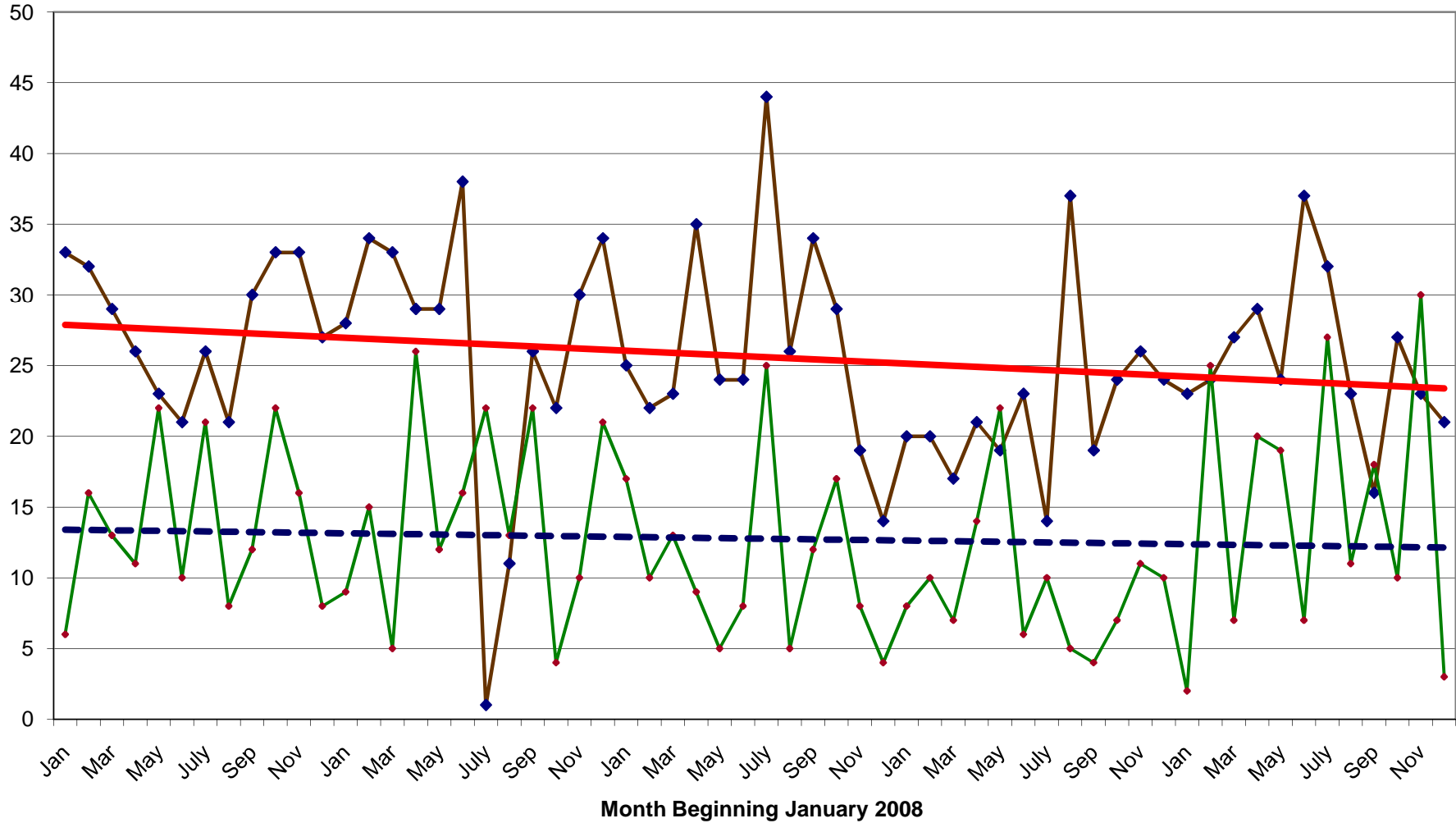
Sales marked Buyer's Principle Residence from Indiana DLGF sales disclosure data.

Monroe County Non-Primary Residence Sales



Trends: New Foreclosures & Sheriff's Deeds By Month 2008 - 2012

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



Foreclosure Started and Finished 2006 to Present

