



“We know that a challenge is an opportunity to shine.”

~from the John Bethell Title Core Values

We think a lot about processes here—a lot. Our need to be better at what we do drives us to continually question and improve our processes so that we always provide The Premier Title and Closing Experience.

In the coming months all of us are going to be thinking about our processes as they relate to regulatory compliance. (I know that many of you wish that you could stop thinking about regulatory compliance!) **The final rule combining the current Truth in Lending and RESPA disclosure paradigms is expected from the Consumer Financial Protection Bureau (CFPB) before year’s end.** Twelve months ago a proposed rule was one thousand ninety five pages long. I’m hoping the final rule is a shorter read, but who knows?

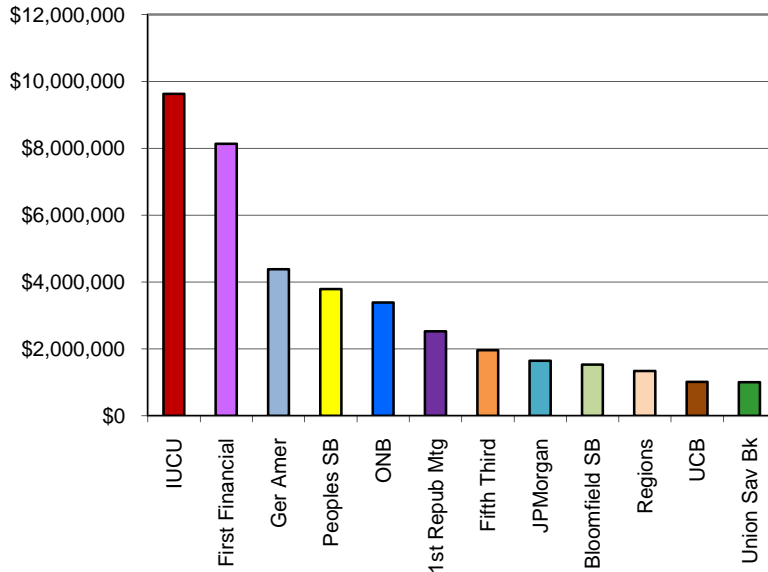
It seems clear that **providing borrowers with a completed final (as in few or no changes permitted) closing disclosure (that’s what we now call a HUD-1) three days prior to closing** will make the cut in the final rule. As will tighter tolerance requirements and increased transparency. Whether we get six months to comply or twelve or eighteen, comply we must.

The regulatory changes, although likely disruptive in the short term, are also an opportunity. The newer, more difficult performance expectations that come with the new rule will challenge us to question and validate many of our assumptions about what we can and cannot accomplish.

At John Bethell Title we will not spend any time worrying about why we have to change. We can’t control that. We will spend a lot of time thinking about our processes, your processes and how they work together. **We will seek to find ways to be profitably compliant—and find ways to help you do the same.**

That’s our pledge! Every single day!

Dollars - September 2013



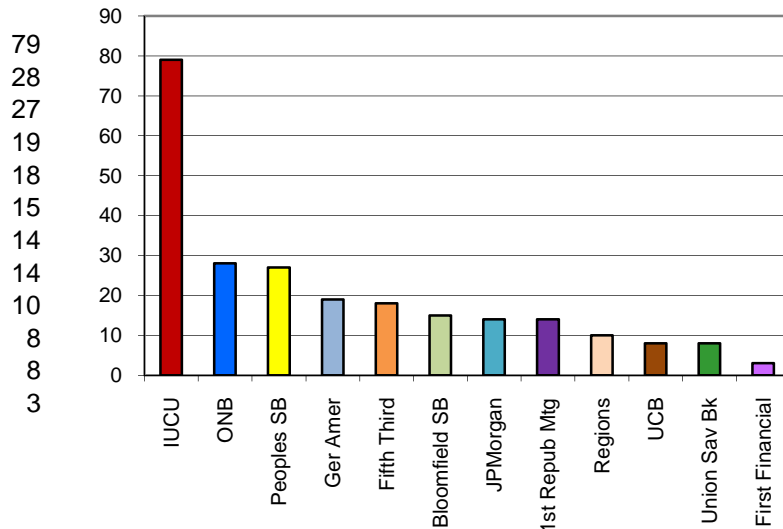
Residential and commercial property mortgages filed in Monroe County during September 2013.

IUCU	9,631,282
First Financial	8,138,872
Ger Amer	4,388,280
Peoples SB	3,796,229
ONB	3,390,302
1st Repub Mtg	2,531,469
Fifth Third	1,962,919
JPMorgan	1,647,403
Bloomfield SB	1,530,100
Regions	1,345,556
UCB	1,019,340
Union Sav Bk	1,012,857

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 - September 2013

IUCU
ONB
Peoples SB
Ger Amer
Fifth Third
Bloomfield SB
JPMorgan
1st Repub Mtg
Regions
UCB
Union Sav Bk
First Financial



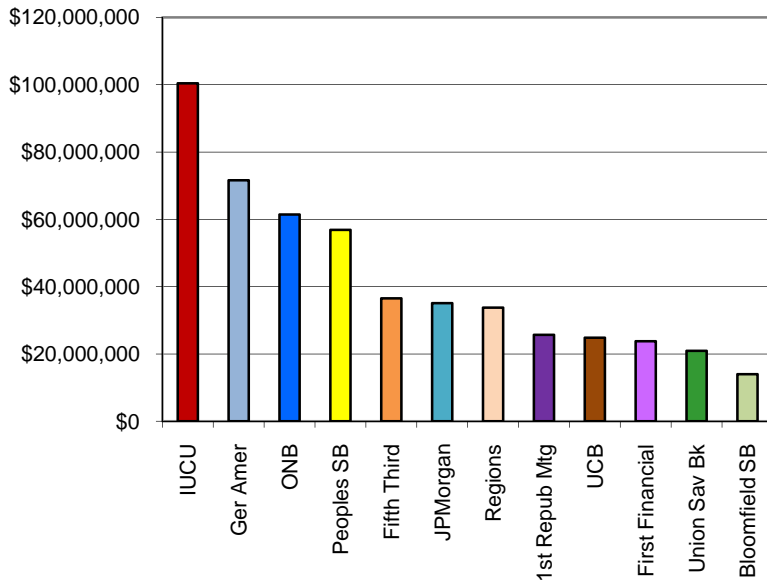
Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of September 2013.

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	0	0	0	0	0	0	0	0	0	0
BAXTER CREDIT UNION	1	20,000	0	0	0	0	0	0	1	0.3	20,000	0
BANK OF AMERICA	0	0	2	212,954	0	0	0	0	2	0.5	212,954	0.3
BLOOMFIELD STATE BANK	3	60,000	11	1,270,100	1	200,000	0	0	15	4	1,530,100	2.1
CRANE FEDERAL CREDIT U	2	74,500	5	528,450	0	0	0	0	7	1.9	602,950	0.8
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
EVERBANK	0	0	1	108,200	2	498,900	0	0	3	0.8	607,100	0.8
FARM CREDIT MID AMERIC	1	27,582	4	403,611	0	0	1	820,830	6	1.6	1,252,023	1.7
FIRST FINANCIAL BANK	2	25,000	0	0	0	0	1	8,113,872	3	0.8	8,138,872	11.2
FARMERS AND MECHANICS	0	0	1	96,000	0	0	0	0	1	0.3	96,000	0.1
FIRST REPUBLIC MORTGAG	0	0	10	1,303,774	4	1,227,695	0	0	14	3.8	2,531,469	3.5
FIFTH THIRD BANK	4	83,570	3	288,550	1	222,700	0	0	8	2.2	594,820	0.8
FIFTH THIRD MORTGAGE	0	0	8	922,349	2	445,750	0	0	10	2.7	1,368,099	1.9
GERMAN AMERICAN BANCOR	2	80,184	7	938,100	9	2,655,996	1	714,000	19	5.1	4,388,280	6.1
GATEWAY MORTGAGE GROUP	0	0	3	456,954	3	769,670	0	0	6	1.6	1,226,624	1.7
HOOSIER HILLS CREDIT U	0	0	1	76,800	0	0	0	0	1	0.3	76,800	0.1
HALLMARK HOME MTG	0	0	2	263,650	1	381,000	0	0	3	0.8	644,650	0.9
INDIANA UNIVERSITY CRE	19	598,700	56	5,815,352	2	697,000	2	2,520,230	79	21.2	9,631,282	13.3
JPMORGAN CHASE BANK	2	67,694	11	1,227,386	1	352,323	0	0	14	3.8	1,647,403	2.3
METLIFE HOME LOANS	0	0	0	0	0	0	0	0	0	0	0	0
MORTGAGE MASTERS	0	0	2	210,200	0	0	0	0	2	0.5	210,200	0.3
OWEN COUNTY STATE BANK	1	39,000	2	184,500	0	0	1	750,000	4	1.1	973,500	1.3
OLD NATIONAL BANK	9	216,768	15	1,626,612	3	1,046,922	1	500,000	28	7.5	3,390,302	4.7
PROVIDENT FUNDING ASSO	0	0	0	0	0	0	0	0	0	0	0	0
PEOPLES STATE BANK	7	185,600	14	1,512,551	5	1,311,828	1	786,250	27	7.3	3,796,229	5.2
REGIONS BANK	2	45,000	4	393,500	0	0	0	0	6	1.6	438,500	0.6
REGIONS MORTGAGE	0	0	1	57,657	3	849,399	0	0	4	1.1	907,056	1.3
UNITED COMMERCE BANK	1	44,800	6	713,540	1	261,000	0	0	8	2.2	1,019,340	1.4
UNITED STATES OF AMERI	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	1	9,300	5	485,557	2	518,000	0	0	8	2.2	1,012,857	1.4
WELLS FARGO BANK	1	20,000	9	949,427	0	0	0	0	10	2.7	969,427	1.3
All Others	13	284,929	61	7,420,531	7	1,800,006	2	15,620,000	83	22.3	25,125,466	34.7
TOTALS	71	1,882,627	244	27,466,305	47	13,238,189	10	29,825,182	372	100	72,412,303	100



People who care. Service you trust.

Dollars - Year-to-Date through September 2013



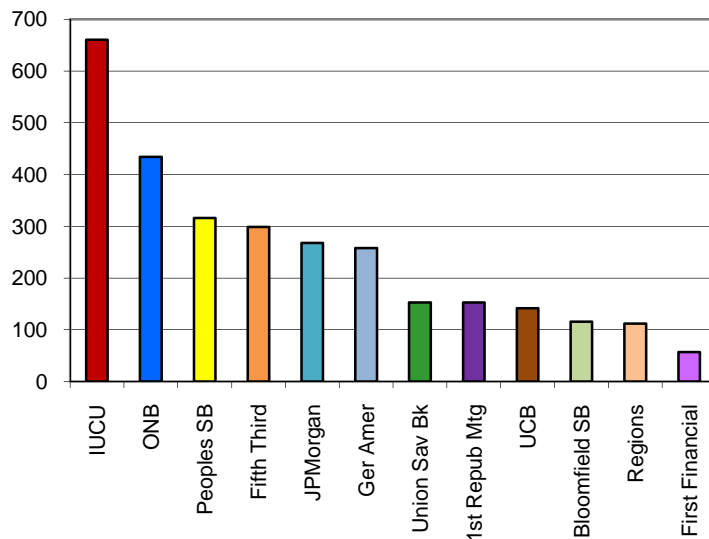
Residential and commercial property mortgages filed in Monroe County during 2013.

IUCU	100,379,503
Ger Amer	71,574,155
ONB	61,467,054
Peoples SB	56,816,091
Fifth Third	36,561,926
JPMorgan	35,071,100
Regions	33,743,403
1st Repub Mtg	25,724,829
UCB	24,822,952
First Financial	23,813,981
Union Sav Bk	20,955,654
Bloomfield SB	13,988,278

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 September 2013

IUCU	660
ONB	434
Peoples SB	316
Fifth Third	299
JPMorgan	268
Ger Amer	258
Union Sav Bk	153
1st Repub Mtg	153
UCB	142
Bloomfield SB	116
Regions	112
First Financial	57



Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during 2013.

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	7	545,241	1	271,450	0	0	8	0.2	816,691	0.1
ALLIED HOME MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
BAXTER CREDIT UNION	3	75,000	17	2,435,455	8	2,283,030	1	589,000	29	0.7	5,382,485	0.7
BANK OF AMERICA	1	39,650	32	3,741,767	10	2,866,269	0	0	43	1	6,647,686	0.8
BLOOMFIELD STATE BANK	22	578,815	80	8,888,763	12	3,255,700	2	1,265,000	116	2.7	13,988,278	1.7
CRANE FEDERAL CREDIT U	13	377,000	30	2,971,442	3	830,565	1	1,315,000	47	1.1	5,494,007	0.7
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
EVERBANK	0	0	10	1,169,709	2	498,900	0	0	12	0.3	1,668,609	0.2
FARM CREDIT MID AMERIC	2	47,582	12	1,581,962	2	797,517	2	1,480,774	18	0.4	3,907,835	0.5
FIRST FINANCIAL BANK	9	220,650	31	3,077,657	10	2,827,900	7	17,687,774	57	1.3	23,813,981	2.9
FARMERS AND MECHANICS	3	52,000	12	1,305,500	6	1,407,100	0	0	21	0.5	2,764,600	0.3
FIRST REPUBLIC MORTGAG	1	47,500	112	14,351,970	39	10,776,859	1	548,500	153	3.5	25,724,829	3.1
FIFTH THIRD BANK	28	720,590	42	3,632,200	1	222,700	0	0	71	1.6	4,575,490	0.6
FIFTH THIRD MORTGAGE	3	142,984	185	20,963,869	40	10,879,583	0	0	228	5.2	31,986,436	3.9
GERMAN AMERICAN BANCOR	29	767,827	117	13,723,091	89	28,021,820	23	29,061,417	258	5.9	71,574,155	8.7
GATEWAY MORTGAGE GROUP	1	48,500	51	6,512,728	17	4,440,683	0	0	69	1.6	11,001,911	1.3
HOOSIER HILLS CREDIT U	3	82,200	12	1,348,100	4	1,171,000	0	0	19	0.4	2,601,300	0.3
HALLMARK HOME MTG	0	0	55	6,851,514	30	8,388,586	0	0	85	1.9	15,240,100	1.8
INDIANA UNIVERSITY CRE	138	3,943,718	414	44,852,586	87	23,530,471	21	28,052,728	660	15.1	100,379,503	12.1
JPMORGAN CHASE BANK	12	415,532	225	26,055,327	30	8,000,241	1	600,000	268	6.1	35,071,100	4.2
METLIFE HOME LOANS	0	0	0	0	0	0	0	0	0	0	0	0
MORTGAGE MASTERS	0	0	21	2,657,992	4	1,192,472	0	0	25	0.6	3,850,464	0.5
OWEN COUNTY STATE BANK	7	165,700	18	1,832,969	6	1,943,500	3	2,484,000	34	0.8	6,426,169	0.8
OLD NATIONAL BANK	80	2,182,821	299	33,546,855	39	10,633,648	16	15,103,730	434	9.9	61,467,054	7.4
PROVIDENT FUNDING ASSO	0	0	0	0	0	0	0	0	0	0	0	0
PEOPLES STATE BANK	38	973,990	201	23,757,206	71	20,301,894	6	11,783,001	316	7.2	56,816,091	6.9
REGIONS BANK	22	379,664	19	1,738,646	6	2,184,273	9	16,933,500	56	1.3	21,236,083	2.6
REGIONS MORTGAGE	0	0	32	4,063,186	20	6,040,134	4	2,404,000	56	1.3	12,507,320	1.5
UNITED COMMERCE BANK	8	246,300	87	10,576,771	44	11,796,381	3	2,203,500	142	3.3	24,822,952	3
UNITED STATES OF AMERI	0	0	4	457,924	0	0	0	0	4	0.1	457,924	0.1
UNION SAVINGS BANK	9	305,900	118	13,669,064	25	6,474,440	1	506,250	153	3.5	20,955,654	2.5
WELLS FARGO BANK	11	98,318	53	5,748,480	16	4,255,953	1	6,000,000	81	1.9	16,102,751	1.9
All Others	104	1,784,581	562	69,029,552	200	56,911,702	39	111,800,614	905	20.7	239,526,449	29
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TOTALS	547	13,696,822	2858	331,087,526	822	232,204,771	141	249,818,788	4368	100	826,807,907	100



People who care. Service you trust.

Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of September 2013.

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	0	0	0	0	0	0	0	0	0	0
BAXTER CREDIT UNION	1	20,000	0	0	0	0	0	0	1	0.3	20,000	0
BANK OF AMERICA	0	0	2	212,954	0	0	0	0	2	0.5	212,954	0.3
BLOOMFIELD STATE BANK	7	324,650	7	1,005,450	1	200,000	0	0	15	4	1,530,100	2.1
CRANE FEDERAL CREDIT U	3	141,000	4	461,950	0	0	0	0	7	1.9	602,950	0.8
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
EVERBANK	0	0	1	108,200	2	498,900	0	0	3	0.8	607,100	0.8
FARM CREDIT MID AMERIC	2	87,082	3	344,111	0	0	1	820,830	6	1.6	1,252,023	1.7
FIRST FINANCIAL BANK	2	25,000	0	0	0	0	1	8,113,872	3	0.8	8,138,872	11.2
FARMERS AND MECHANICS	0	0	1	96,000	0	0	0	0	1	0.3	96,000	0.1
FIRST REPUBLIC MORTGAG	0	0	10	1,303,774	4	1,227,695	0	0	14	3.8	2,531,469	3.5
FIFTH THIRD BANK	5	142,970	2	229,150	1	222,700	0	0	8	2.2	594,820	0.8
FIFTH THIRD MORTGAGE	1	68,741	7	853,608	2	445,750	0	0	10	2.7	1,368,099	1.9
GERMAN AMERICAN BANCOR	3	147,184	6	871,100	9	2,655,996	1	714,000	19	5.1	4,388,280	6.1
GATEWAY MORTGAGE GROUP	0	0	3	456,954	3	769,670	0	0	6	1.6	1,226,624	1.7
HOOSIER HILLS CREDIT U	0	0	1	76,800	0	0	0	0	1	0.3	76,800	0.1
HALLMARK HOME MTG	0	0	2	263,650	1	381,000	0	0	3	0.8	644,650	0.9
INDIANA UNIVERSITY CRE	35	1,578,183	40	4,835,869	2	697,000	2	2,520,230	79	21.2	9,631,282	13.3
JPMORGAN CHASE BANK	5	257,899	8	1,037,181	1	352,323	0	0	14	3.8	1,647,403	2.3
METLIFE HOME LOANS	0	0	0	0	0	0	0	0	0	0	0	0
MORTGAGE MASTERS	0	0	2	210,200	0	0	0	0	2	0.5	210,200	0.3
OWEN COUNTY STATE BANK	2	94,000	1	129,500	0	0	1	750,000	4	1.1	973,500	1.3
OLD NATIONAL BANK	12	391,657	12	1,451,723	2	622,522	2	924,400	28	7.5	3,390,302	4.7
PROVIDENT FUNDING ASSO	0	0	0	0	0	0	0	0	0	0	0	0
PEOPLES STATE BANK	11	429,181	10	1,268,970	5	1,311,828	1	786,250	27	7.3	3,796,229	5.2
REGIONS BANK	5	251,000	1	187,500	0	0	0	0	6	1.6	438,500	0.6
REGIONS MORTGAGE	1	57,657	0	0	3	849,399	0	0	4	1.1	907,056	1.3
UNITED COMMERCE BANK	2	108,800	5	649,540	1	261,000	0	0	8	2.2	1,019,340	1.4
UNITED STATES OF AMERI	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	1	9,300	5	485,557	2	518,000	0	0	8	2.2	1,012,857	1.4
WELLS FARGO BANK	4	203,100	6	766,327	0	0	0	0	10	2.7	969,427	1.3
All Others	21	811,704	53	6,893,756	7	1,800,006	2	15,620,000	83	22.3	25,125,466	34.7
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TOTALS	123	5,149,108	192	24,199,824	46	12,813,789	11	30,249,582	372	100	72,412,303	100

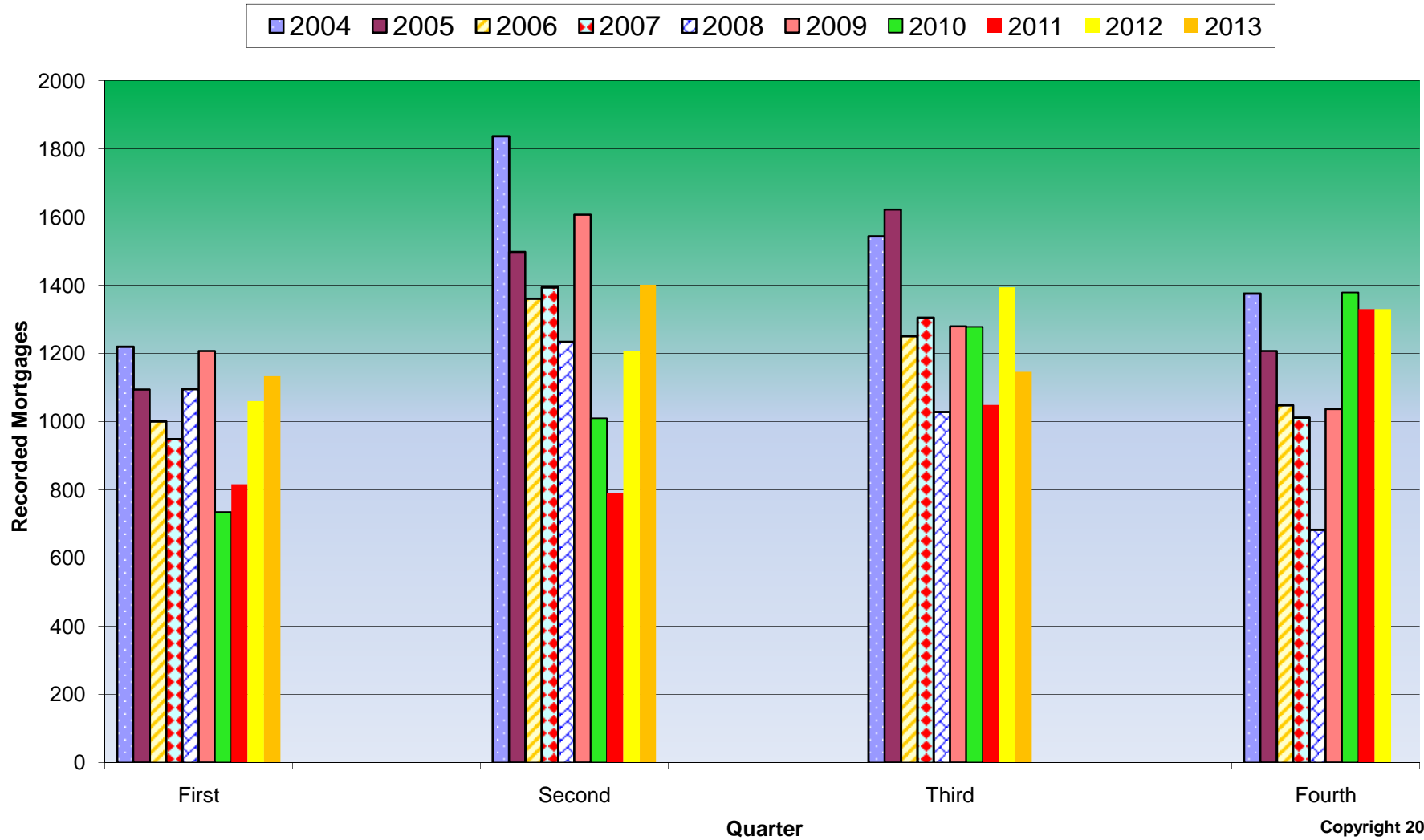


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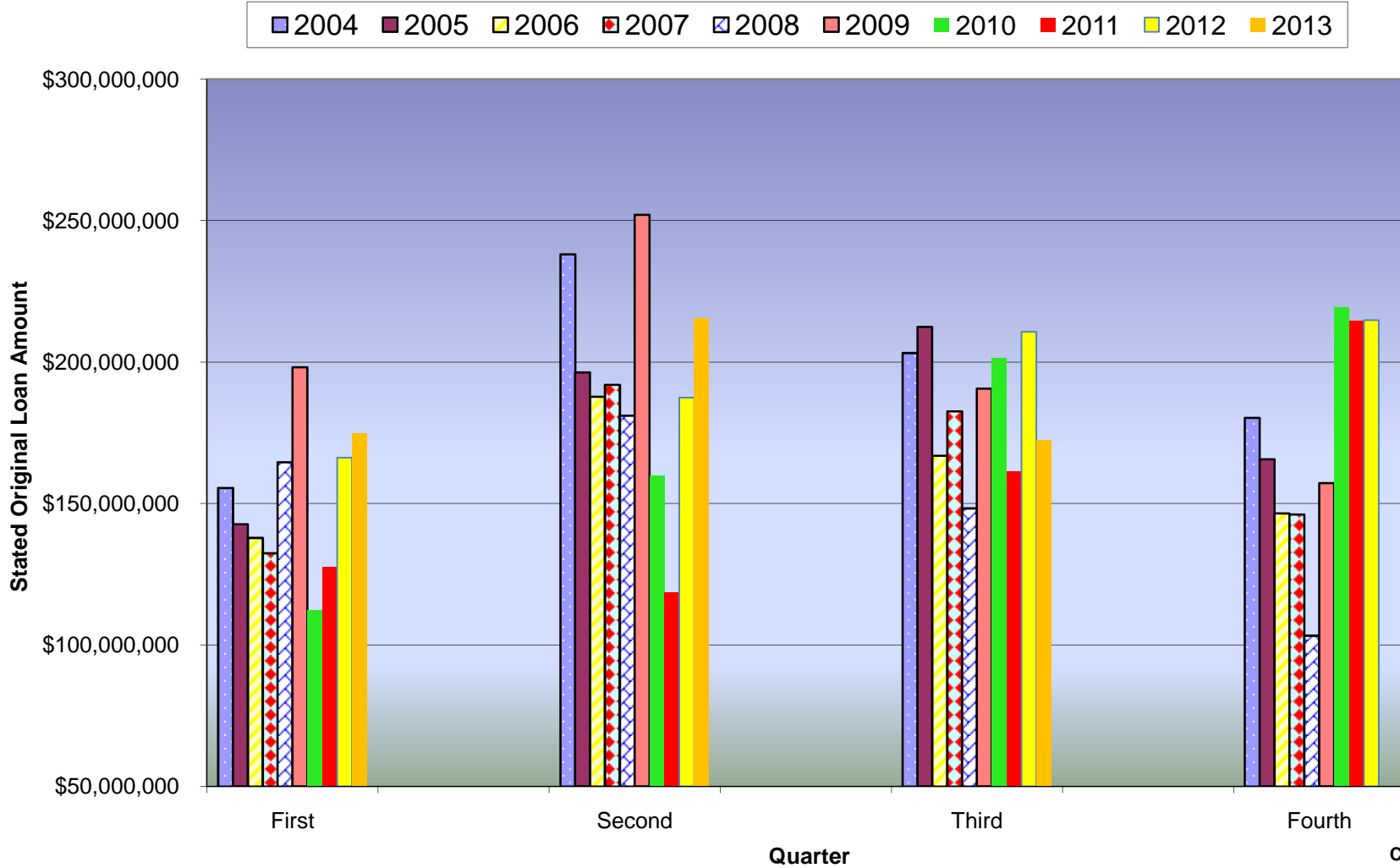
Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during 2013.

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	189,131	4	356,110	1	271,450	0	0	8	0.2	816,691	0.1
ALLIED HOME MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
BAXTER CREDIT UNION	3	75,000	17	2,435,455	8	2,283,030	1	589,000	29	0.7	5,382,485	0.7
BANK OF AMERICA	5	284,216	28	3,497,201	9	2,398,269	1	468,000	43	1	6,647,686	0.8
BLOOMFIELD STATE BANK	39	1,654,865	63	7,812,713	12	3,255,700	2	1,265,000	116	2.7	13,988,278	1.7
CRANE FEDERAL CREDIT U	20	790,500	23	2,557,942	3	830,565	1	1,315,000	47	1.1	5,494,007	0.7
CITIMORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
EVERBANK	2	136,000	8	1,033,709	2	498,900	0	0	12	0.3	1,668,609	0.2
FARM CREDIT MID AMERIC	3	107,082	11	1,522,462	1	337,500	3	1,940,791	18	0.4	3,907,835	0.5
FIRST FINANCIAL BANK	23	1,046,185	17	2,252,122	8	1,935,500	9	18,580,174	57	1.3	23,813,981	2.9
FARMERS AND MECHANICS	4	122,000	11	1,235,500	6	1,407,100	0	0	21	0.5	2,764,600	0.3
FIRST REPUBLIC MORTGAG	6	372,315	107	14,027,155	39	10,776,859	1	548,500	153	3.5	25,724,829	3.1
FIFTH THIRD BANK	43	1,594,790	27	2,758,000	1	222,700	0	0	71	1.6	4,575,490	0.6
FIFTH THIRD MORTGAGE	34	2,093,869	154	19,012,984	40	10,879,583	0	0	228	5.2	31,986,436	3.9
GERMAN AMERICAN BANCOR	45	1,807,552	101	12,683,366	86	26,724,820	26	30,358,417	258	5.9	71,574,155	8.7
GATEWAY MORTGAGE GROUP	8	503,127	44	6,058,101	17	4,440,683	0	0	69	1.6	11,001,911	1.3
HOOSIER HILLS CREDIT U	6	271,200	9	1,159,100	4	1,171,000	0	0	19	0.4	2,601,300	0.3
HALLMARK HOME MTG	4	234,610	51	6,616,904	30	8,388,586	0	0	85	1.9	15,240,100	1.8
INDIANA UNIVERSITY CRE	240	10,232,014	312	38,564,290	86	23,080,471	22	28,502,728	660	15.1	100,379,503	12.1
JPMORGAN CHASE BANK	58	3,358,439	179	23,112,420	30	8,000,241	1	600,000	268	6.1	35,071,100	4.2
METLIFE HOME LOANS	0	0	0	0	0	0	0	0	0	0	0	0
MORTGAGE MASTERS	2	146,900	19	2,511,092	4	1,192,472	0	0	25	0.6	3,850,464	0.5
OWEN COUNTY STATE BANK	12	467,200	13	1,531,469	5	1,511,500	4	2,916,000	34	0.8	6,426,169	0.8
OLD NATIONAL BANK	135	5,598,114	244	30,131,562	37	9,744,248	18	15,993,130	434	9.9	61,467,054	7.4
PROVIDENT FUNDING ASSO	0	0	0	0	0	0	0	0	0	0	0	0
PEOPLES STATE BANK	73	3,079,659	166	21,651,537	70	19,877,453	7	12,207,442	316	7.2	56,816,091	6.9
REGIONS BANK	34	1,114,064	7	1,004,246	3	812,000	12	18,305,773	56	1.3	21,236,083	2.6
REGIONS MORTGAGE	3	197,257	29	3,865,929	19	5,541,134	5	2,903,000	56	1.3	12,507,320	1.5
UNITED COMMERCE BANK	20	1,039,236	75	9,783,835	42	10,914,429	5	3,085,452	142	3.3	24,822,952	3
UNITED STATES OF AMERI	0	0	4	457,924	0	0	0	0	4	0.1	457,924	0.1
UNION SAVINGS BANK	26	1,429,650	101	12,545,314	25	6,474,440	1	506,250	153	3.5	20,955,654	2.5
WELLS FARGO BANK	19	594,930	45	5,251,868	16	4,255,953	1	6,000,000	81	1.9	16,102,751	1.9
All Others	171	6,048,597	495	64,765,536	193	53,730,697	46	114,981,619	905	20.7	239,526,449	29
TOTALS	1041	44,588,502	2364	300,195,846	797	220,957,283	166	261,066,276	4368	100	826,807,907	100

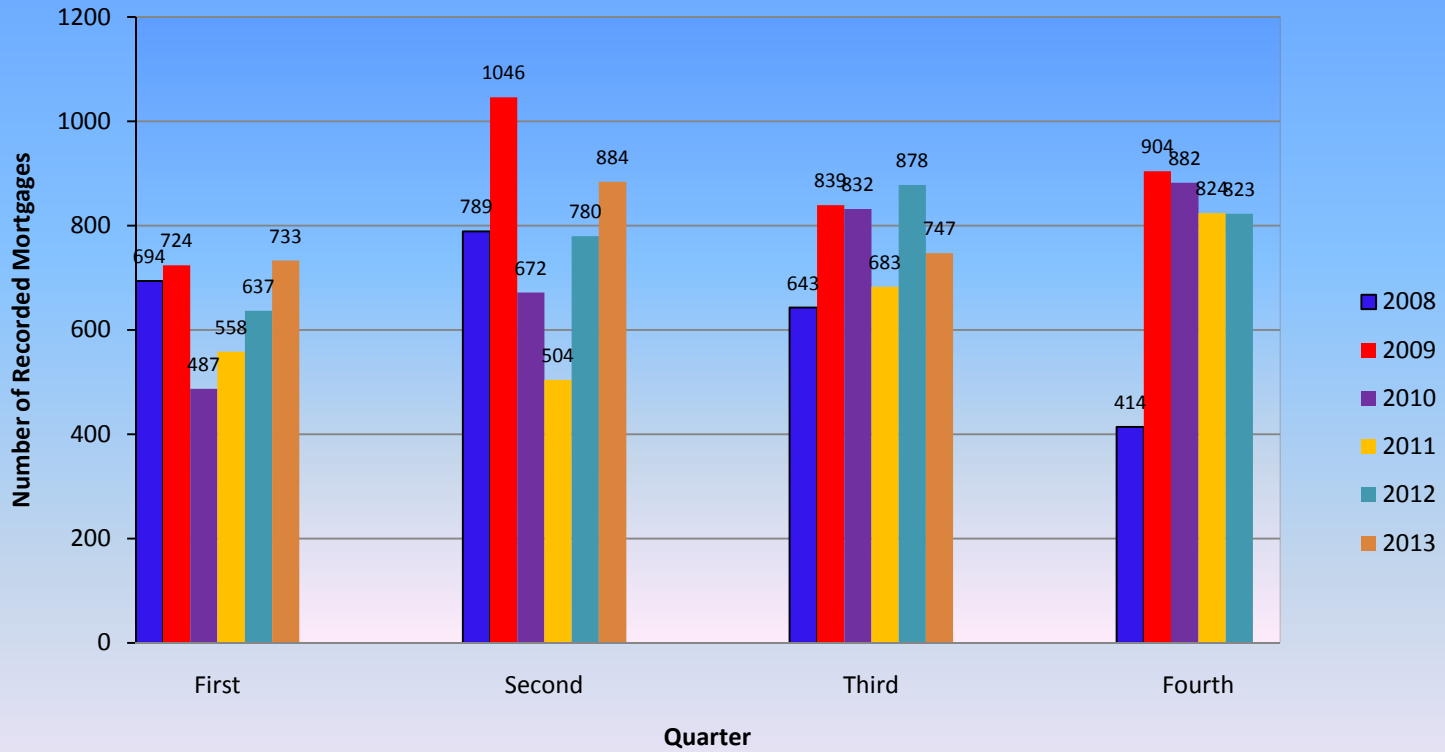
Recorded Mortgages 2004 - 2013 by Quarter Between \$50K and \$500K



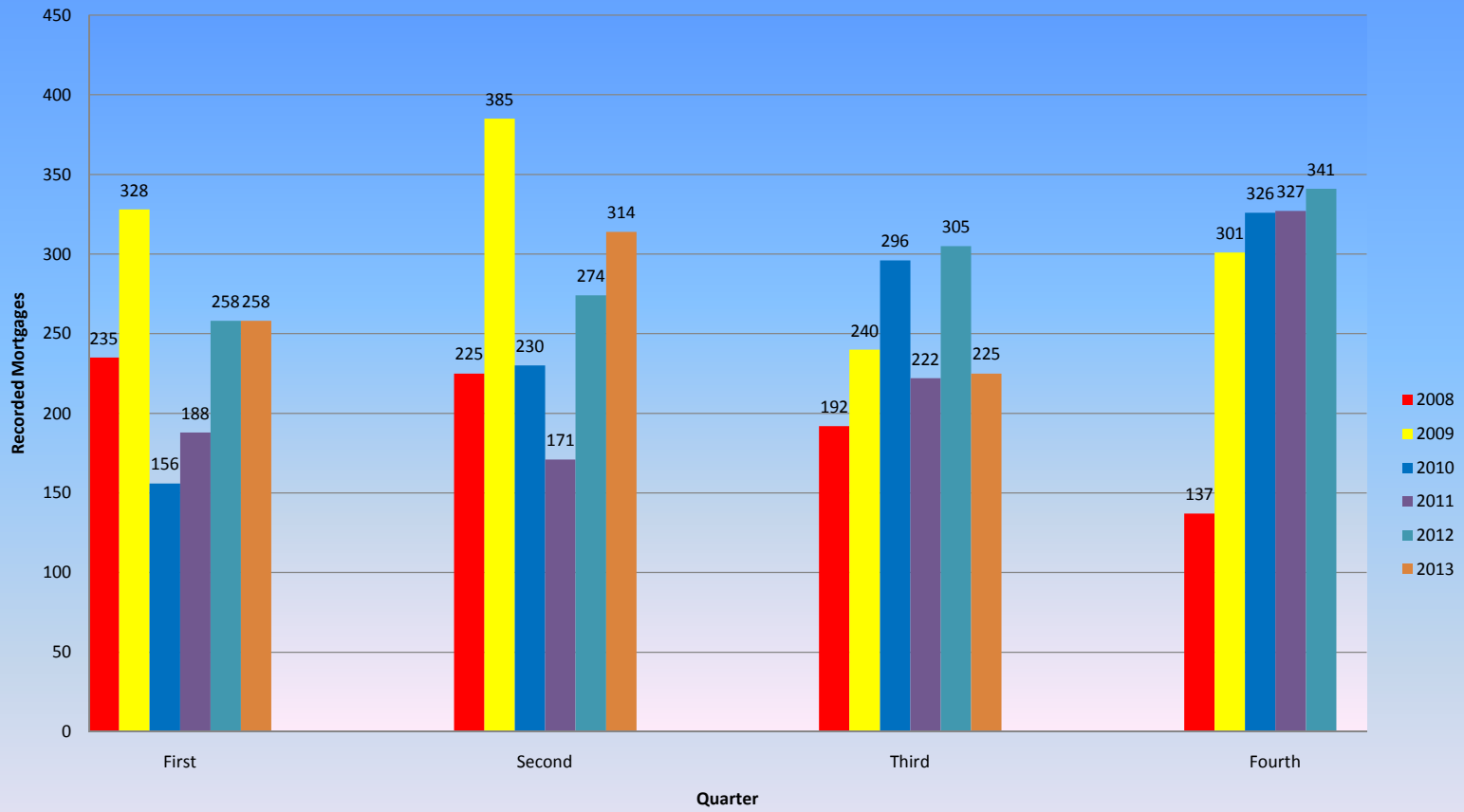
Mortgage Loan Dollar Volume 2004 - 2013 by Quarter \$50K to \$500K



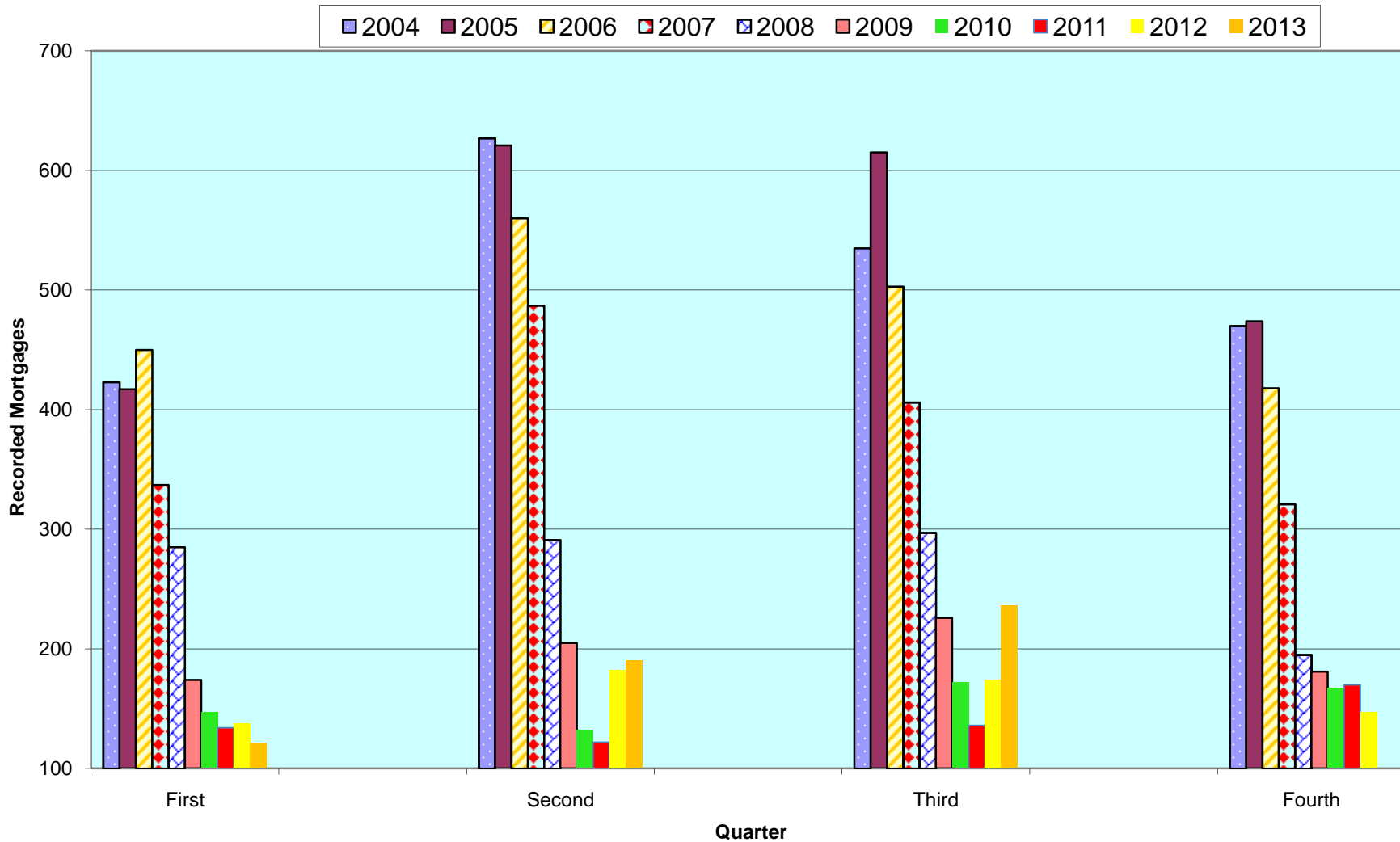
Mortgages \$75K-\$200K - Monroe County by Quarter - 2008 to 2013



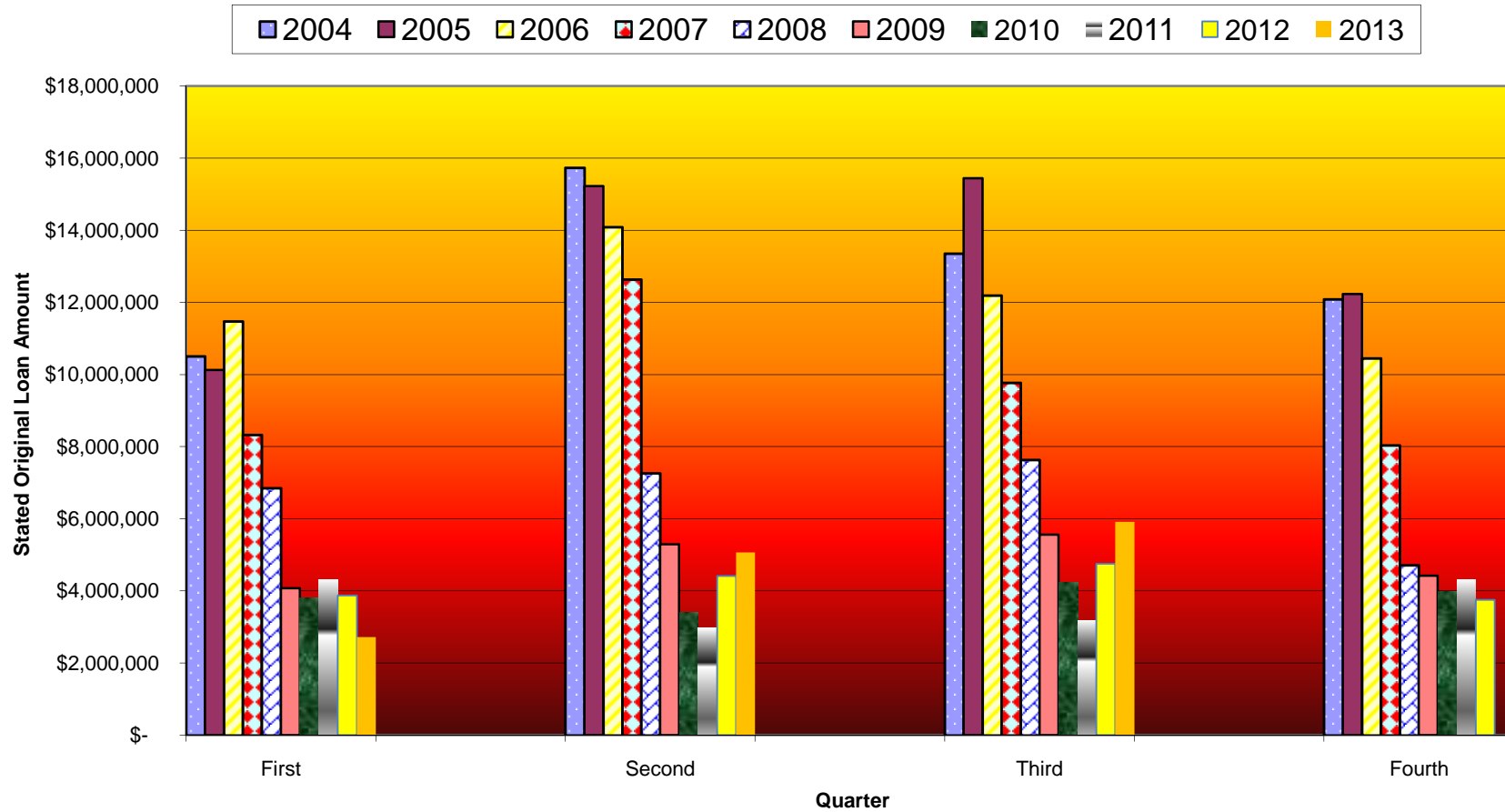
Mortgages \$200K to \$417K by Quarter 2008 - 2013



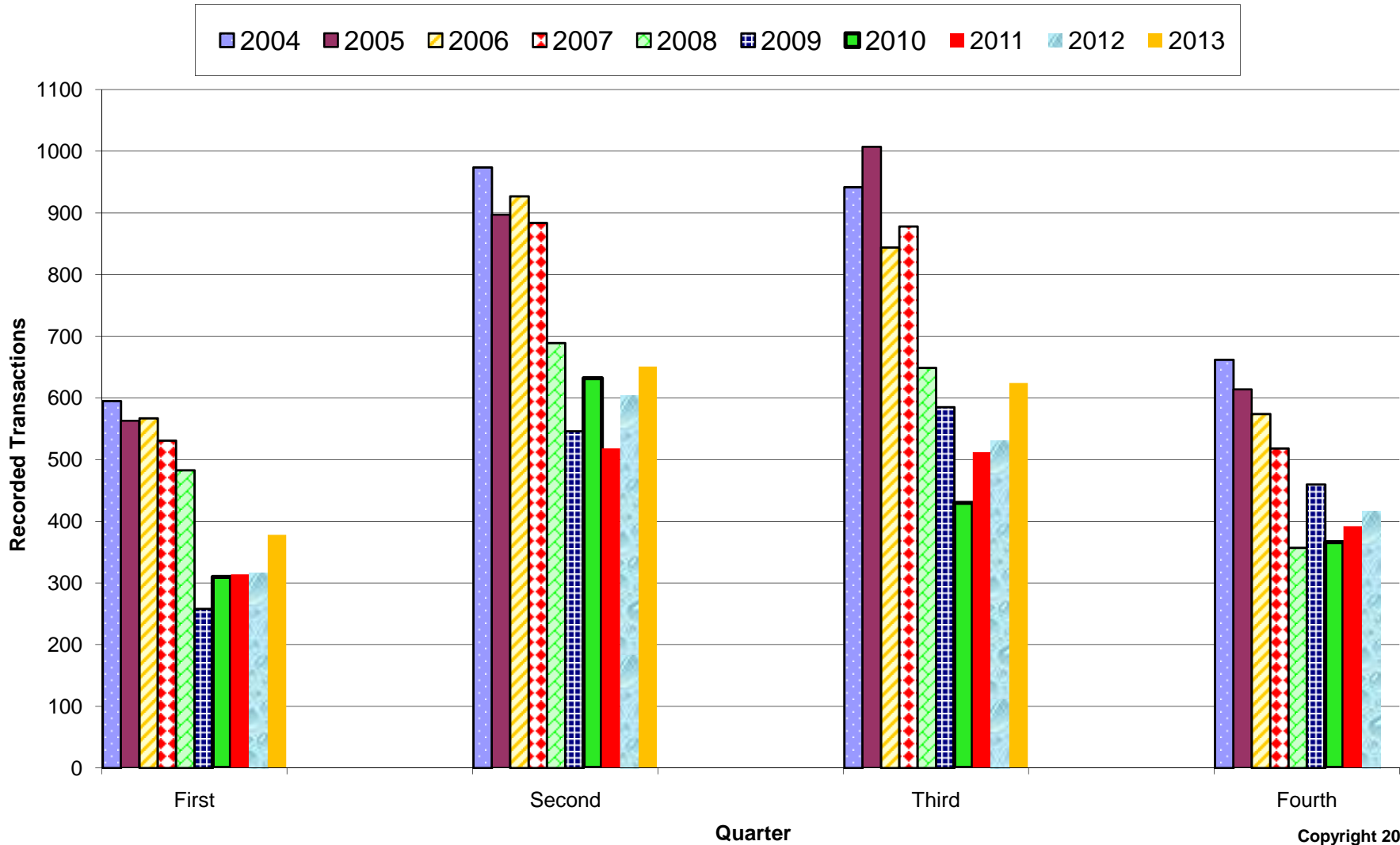
Recorded Mortgages 2004 - 2013 by Quarter Under \$50K



Mortgage Loan Dollar Volume 2004 - 2013 by Quarter Under \$50K



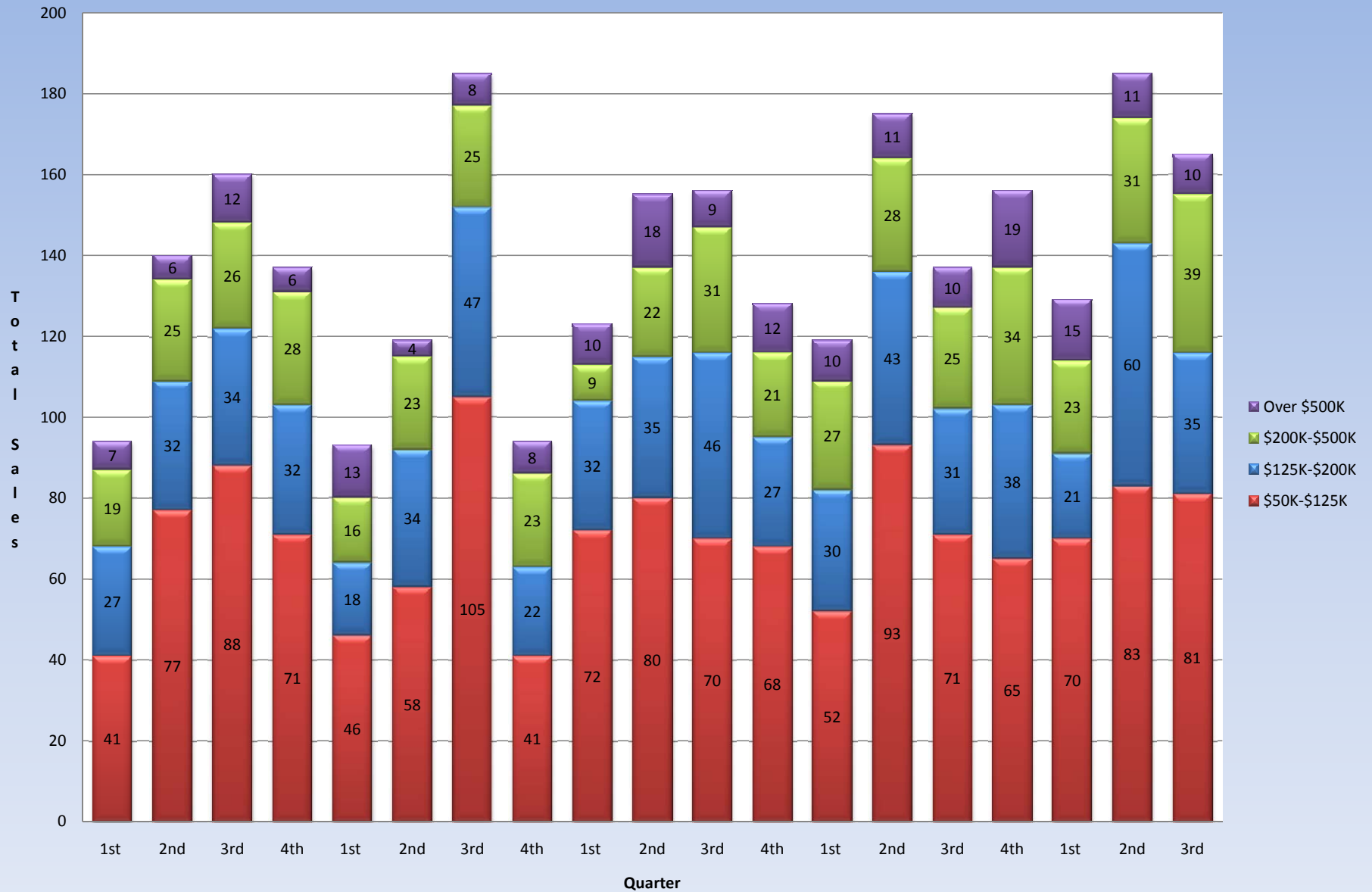
Recorded Sale Transactions - Monroe County Since 2004



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 Bloomington, IN 47401
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** Does not include Quit-Claim Deeds, Sheriff's Deeds, or deeds judged not to represent a sale.

Monroe County Non-Primary Residence Sales 2009 - Present



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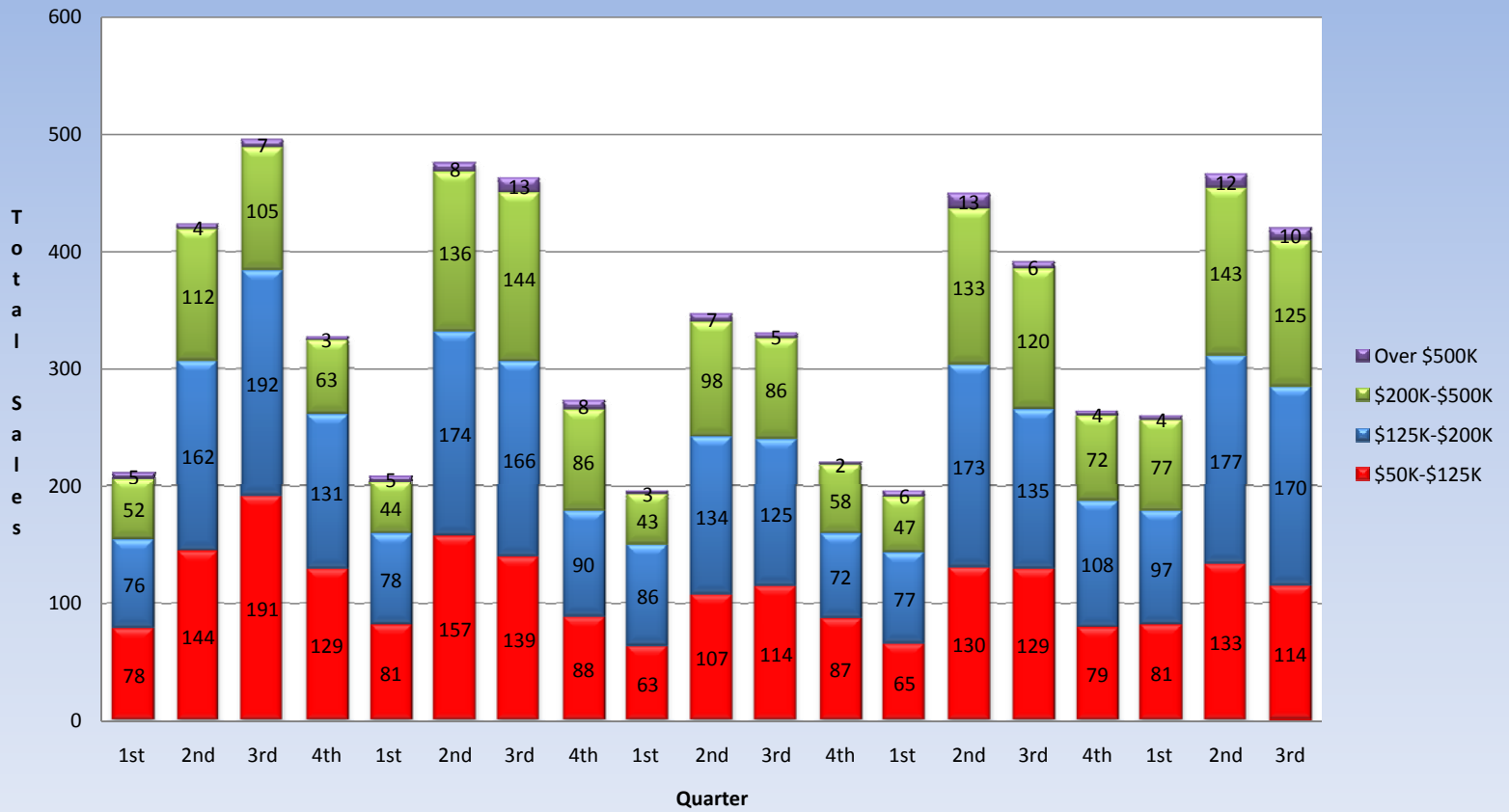
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Sales not marked as buyer's principle residence from Indiana DLGF sales disclosure data.

Monroe County Primary Residence Sales 2009 to Present



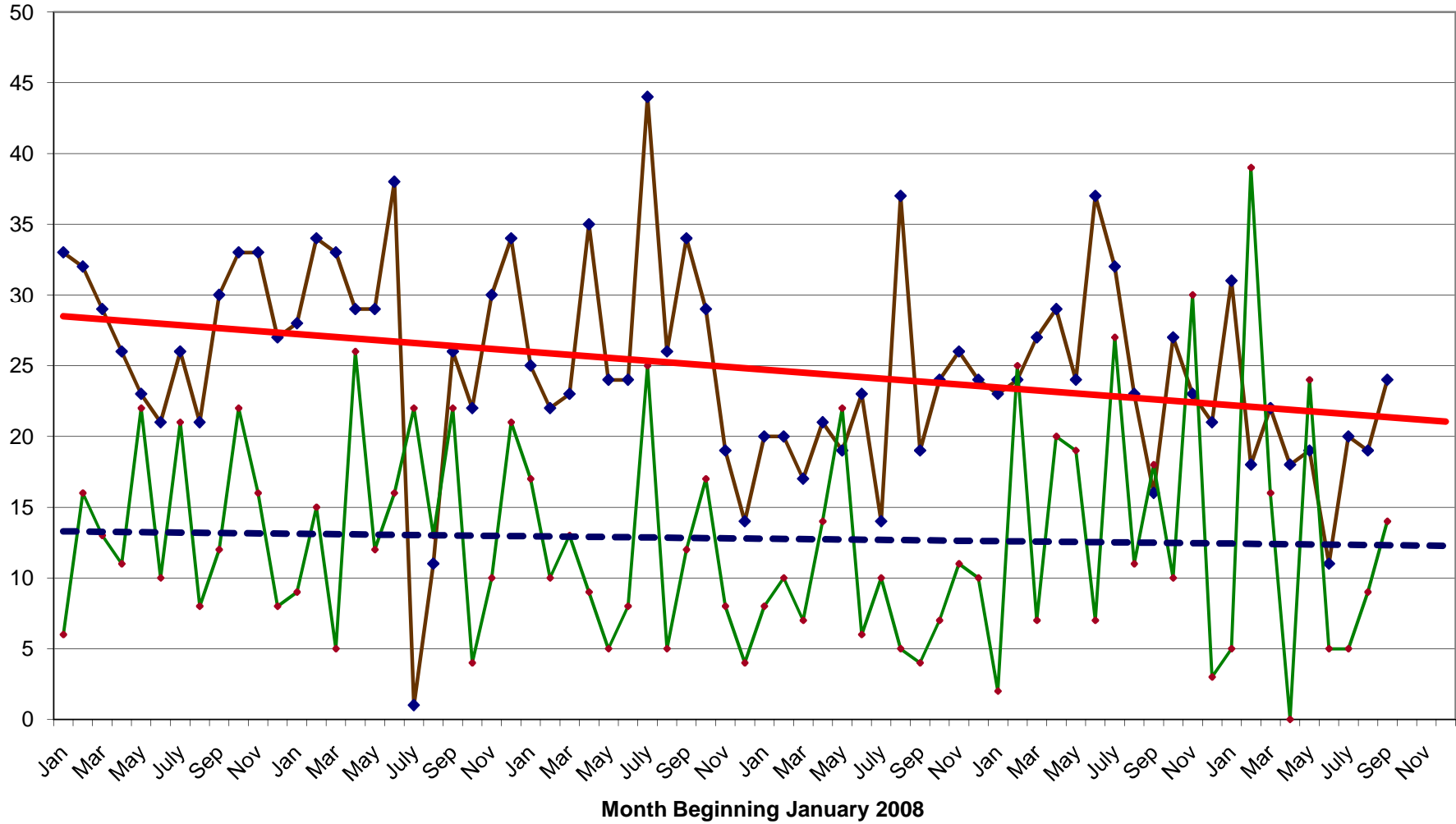
Disclosures indicating property to be buyer's primary residence.

From sales disclosure data submitted to State of Indiana DLGF.

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Trends: New Foreclosures & Sheriff's Deeds By Month 2008 - 2013

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



Foreclosure Started and Finished 2006 to Present

