



December 18, 2018

To our valued customers:

I couldn't be more grateful for the support of our friends and clients during 2018, one of our most successful years ever! We helped over 4500 people buy, sell and refinance their homes. That's a lot of lives we impacted. Your trust in us is humbling.

Moving our company at the height of the spring home buying season is one of the most challenging endeavors that our team could undertake. In a more perfect world we would have chosen a different time of year to relocate. The world is rarely perfect. It turned out pretty well for us. Your patience and understanding is greatly appreciated.

With the move behind us, I am happy to be back solely in the title business this winter. Our team is training and incorporating changes into our workflow. I'm confident that these changes will allow us to become even better and more consistent at what we do.

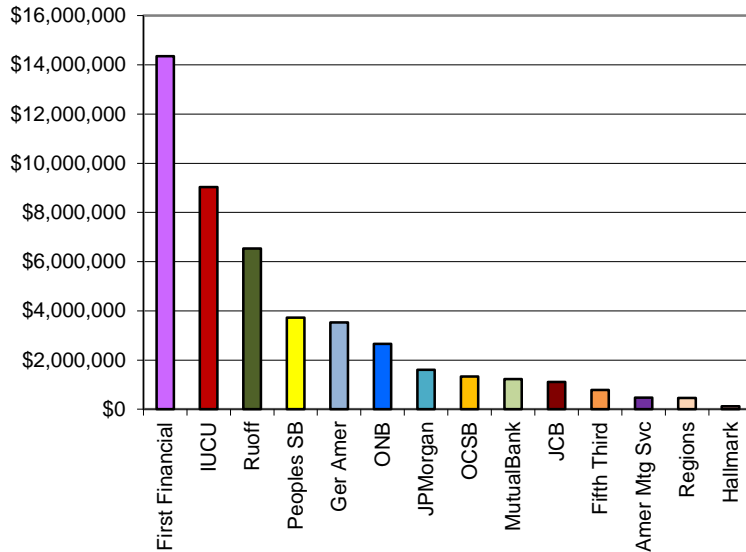
Thank you for the compliments you bestowed upon us this year. And equally important, thank you for the coaching you give us when we need to be better.

May your holiday season be filled with joy no matter how you celebrate it. And may 2019 be your best year ever!

~ John Bethell

Dollars - November 2018

Residential and commercial property mortgages filed in Monroe County during November 2018.

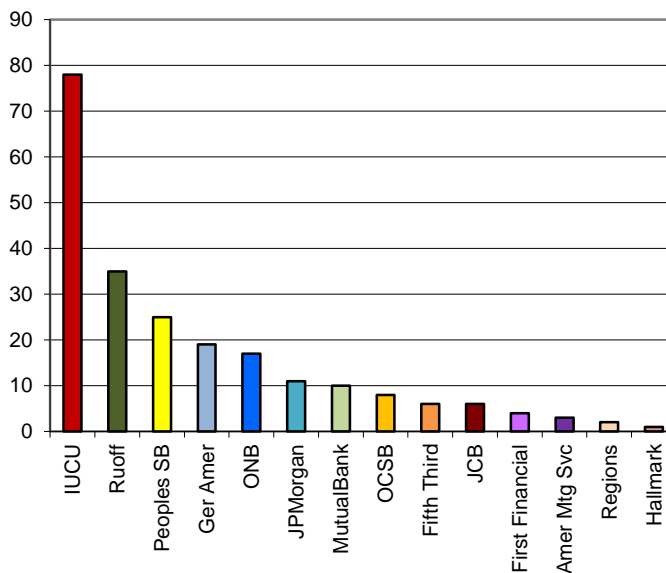


First Financial	14,352,700
IUCU	9,035,209
Ruoff	6,539,806
Peoples SB	3,729,600
Ger Amer	3,527,809
ONB	2,658,291
JPMorgan	1,601,070
OCSB	1,334,757
MutualBank	1,220,550
JCB	1,114,900
Fifth Third	784,262
Amer Mtg Svc	470,260
Regions	464,800
Hallmark	124,747

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 2018

IUCU	78
Ruoff	35
Peoples SB	25
Ger Amer	19
ONB	17
JPMorgan	11
MutualBank	10
OCSB	8
Fifth Third	6
JCB	6
First Financial	4
Amer Mtg Svc	3
Regions	2
Hallmark	1





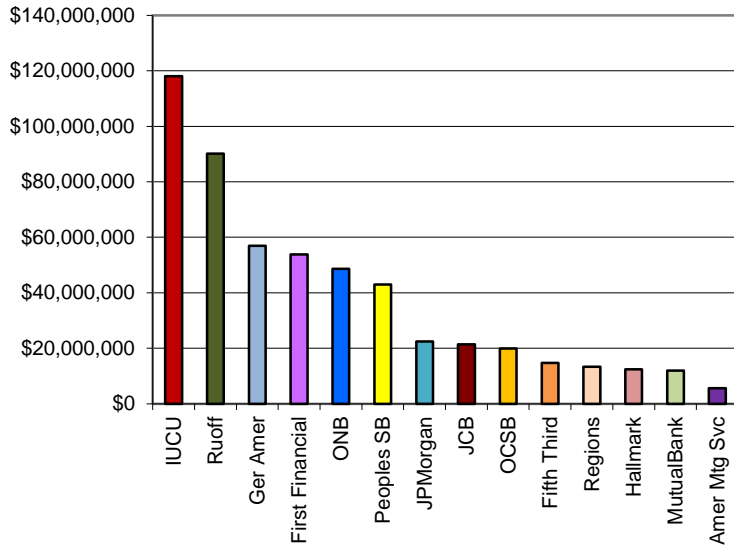
Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during the month of November 2018.

Lender	\$0 to \$49,999		\$50,000 to \$199,999		\$200,000-\$499,999		\$500,000 & up		Total		Total	
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs	%	Amount	%
AMERICAN MTG SERVICE	0	0	3	470,260	0	0	0	0	3	1	470,260	0.6
BAXTER CREDIT UNION	0	0	1	163,251	1	267,200	0	0	2	0.6	430,451	0.5
BANK OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
CRANE FEDERAL CU	0	0	1	80,000	0	0	0	0	1	0.3	80,000	0.1
FARM CREDIT MID AMERICA	0	0	1	69,000	0	0	0	0	1	0.3	69,000	0.1
FIRST FINANCIAL BANK	0	0	2	267,700	0	0	2	14,085,000	4	1.3	14,352,700	17.3
FREEDOM HOME MORTGAGE	0	0	2	319,380	1	290,000	0	0	3	1	609,380	0.7
FARMERS AND MECHANICS	0	0	1	132,500	0	0	0	0	1	0.3	132,500	0.2
FIFTH THIRD BANK	1	27,600	2	120,000	1	250,000	0	0	4	1.3	397,600	0.5
FIFTH THIRD MORTGAGE	0	0	1	115,600	1	271,062	0	0	2	0.6	386,662	0.5
GERMAN AMERICAN BANCORP	1	11,500	11	1,214,859	6	1,801,450	1	500,000	19	6.1	3,527,809	4.2
HOOSIER HILLS CU	0	0	1	95,600	0	0	0	0	1	0.3	95,600	0.1
HALLMARK HOME MTG	0	0	1	124,747	0	0	0	0	1	0.3	124,747	0.2
INDIANA UNIVERSITY CU	26	740,100	41	4,180,809	9	2,130,300	2	1,984,000	78	25.2	9,035,209	10.9
JACKSON COUNTY BANK	2	74,100	1	112,000	3	928,800	0	0	6	1.9	1,114,900	1.3
JPMORGAN CHASE BANK	1	37,500	7	660,350	3	903,220	0	0	11	3.6	1,601,070	1.9
MORTGAGE MASTERS	0	0	2	237,187	3	996,997	1	598,815	6	1.9	1,832,999	2.2
MUTUALBANK	3	92,000	5	676,700	2	451,850	0	0	10	3.2	1,220,550	1.5
OWEN COUNTY STATE BANK	2	58,000	4	567,000	2	709,757	0	0	8	2.6	1,334,757	1.6
OLD NATIONAL BANK	1	44,132	11	1,171,259	5	1,442,900	0	0	17	5.5	2,658,291	3.2
PEOPLES STATE BANK	7	182,600	12	1,306,100	5	1,740,900	1	500,000	25	8.1	3,729,600	4.5
REGIONS BANK	0	0	0	0	0	0	0	0	0	0	0	0
REGIONS MORTGAGE	0	0	1	160,000	1	304,800	0	0	2	0.6	464,800	0.6
RUOFF MORTGAGE	0	0	24	2,995,955	11	3,543,851	0	0	35	11.3	6,539,806	7.9
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	1	100,000	1	300,000	0	0	2	0.6	400,000	0.5
WATERSTONE MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
WELLS FARGO BANK	0	0	1	125,001	0	0	0	0	1	0.3	125,001	0.2
All Others	4	65,500	37	4,913,574	21	5,443,473	4	21,991,582	66	21.4	32,414,129	39
TOTALS	48	1,333,032	174	20,378,832	76	21,776,560	11	39,659,397	309	100	83,147,821	100



People who care. Service you trust.

Dollars - Year-to-Date through November 2018



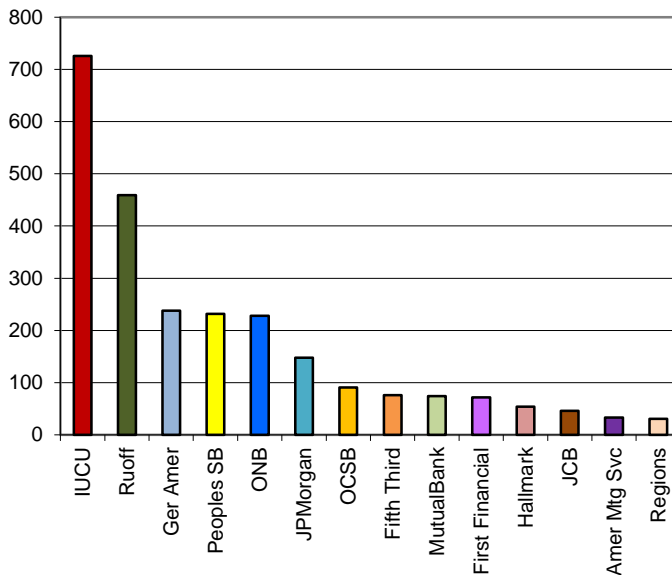
Residential and commercial property mortgages filed in Monroe County during 2018.

IUCU	118,089,678
Ruoff	90,126,434
Ger Amer	56,895,674
First Financial	53,847,366
ONB	48,636,080
Peoples SB	42,966,547
JPMorgan	22,495,723
JCB	21,375,363
OCSB	19,883,238
Fifth Third	14,692,738
Regions	13,305,922
Hallmark	12,456,884
MutualBank	11,988,581
Amer Mtg Svc	5,654,696

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, MutualBank includes BloomBank, and First Financial includes MainSource Bank.

Transactions - Year-to-Date through November 2018

IUCU	726
Ruoff	459
Ger Amer	238
Peoples SB	232
ONB	228
JPMorgan	148
OCSB	91
Fifth Third	76
MutualBank	74
First Financial	72
Hallmark	54
JCB	46
Amer Mtg Svc	33
Regions	31





Mortgage Report covering all mortgages on Monro County property, both residential and commercial, filed with the Monroe County Recorder during 2018.

Lender	0 to \$49,999		\$50,000 to \$199,999		\$200,000-\$499,999		\$500,000 & up		Total		Total	
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs	%	Amount	%
AMERICAN MTG SERVICE	0	0	26	3,726,830	7	1,927,866	0	0	33	0.9	5,654,696	0.6
BAXTER CREDIT UNION	6	196,900	11	1,428,518	8	2,430,785	0	0	25	0.7	4,056,203	0.4
BANK OF AMERICA	0	0	5	634,500	5	1,614,520	2	1,503,944	12	0.3	3,752,964	0.4
BLOOMBANK	2	59,060	7	591,130	4	899,000	0	0	13	0.3	1,549,190	0.2
CRANE FEDERAL CU	14	316,600	16	1,401,414	9	3,253,090	0	0	39	1	4,971,104	0.5
FARM CREDIT MID AMERICA	2	72,447	6	594,236	2	755,765	2	2,450,397	12	0.3	3,872,845	0.4
FIRST FINANCIAL BANK	11	354,730	20	2,066,864	12	3,566,678	6	36,222,500	49	1.3	42,210,772	4.5
FREEDOM HOME MORTGAGE	0	0	10	1,400,607	4	1,046,597	0	0	14	0.4	2,447,204	0.3
FARMERS AND MECHANICS	3	92,500	5	457,000	0	0	0	0	8	0.2	549,500	0.1
FIFTH THIRD BANK	13	377,620	15	1,151,778	4	997,200	1	5,168,300	33	0.9	7,694,898	0.8
FIFTH THIRD MORTGAGE	1	28,000	31	4,210,945	11	2,758,895	0	0	43	1.1	6,997,840	0.7
GERMAN AMERICAN BANCORP	31	974,411	108	11,547,363	81	24,644,279	18	19,729,621	238	6.2	56,895,674	6.1
HOOSIER HILLS CU	8	223,024	17	2,025,300	3	784,000	3	2,036,250	31	0.8	5,068,574	0.5
HALLMARK HOME MTG	0	0	25	3,280,044	28	8,609,840	1	567,000	54	1.4	12,456,884	1.3
INDIANA UNIVERSITY CU	183	5,148,713	407	44,761,397	113	32,925,688	23	35,253,880	726	19	118,089,678	12.6
JACKSON COUNTY BANK	2	74,100	18	2,337,075	18	5,594,030	8	13,370,158	46	1.2	21,375,363	2.3
JPMORGAN CHASE BANK	13	321,000	100	10,423,986	33	10,012,737	2	1,738,000	148	3.9	22,495,723	2.4
MAINSOURCE BANK	3	92,400	10	1,034,194	8	2,636,000	2	7,874,000	23	0.6	11,636,594	1.2
MORTGAGE MASTERS	0	0	40	5,503,751	28	8,225,686	1	598,815	69	1.8	14,328,252	1.5
MUTUALBANK	12	367,500	31	3,453,861	15	4,171,950	3	2,446,080	61	1.6	10,439,391	1.1
OWEN COUNTY STATE BANK	12	314,000	52	6,617,099	19	5,771,601	8	7,180,538	91	2.4	19,883,238	2.1
OLD NATIONAL BANK	24	674,941	132	14,823,944	58	16,658,304	14	16,478,891	228	6	48,636,080	5.2
PEOPLES STATE BANK	36	949,040	139	15,673,128	48	15,058,579	9	11,285,800	232	6.1	42,966,547	4.6
REGIONS BANK	6	158,500	5	465,093	2	580,000	3	8,782,844	16	0.4	9,986,437	1.1
REGIONS MORTGAGE	0	0	8	1,022,029	7	2,297,456	0	0	15	0.4	3,319,485	0.4
RUOFF MORTGAGE	1	40,000	278	37,995,701	178	50,886,897	2	1,203,836	459	12	90,126,434	9.6
UNITED STATES OF AMERICA	1	1,130	3	408,400	0	0	0	0	4	0.1	409,530	0
UNION SAVINGS BANK	1	224	22	2,832,477	6	1,619,600	0	0	29	0.8	4,452,301	0.5
WATERSTONE MORTGAGE	0	0	19	2,474,045	13	3,661,150	0	0	32	0.8	6,135,195	0.7
WELLS FARGO BANK	1	35,090	11	1,477,806	9	2,527,553	3	8,377,500	24	0.6	12,417,949	1.3
All Others	79	1,677,921	631	81,472,289	247	68,963,280	48	192,135,389	1005	26.4	344,248,879	36.7
TOTALS	465	12,549,851	2208	267,292,804	980	284,879,026	159	374,403,743	3812	100	939,125,424	100



Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of November 2018.

Lender	0 to \$75,000		\$75,001 to \$199,999		\$200,000-\$453,100		\$453,101 & up		Total		Total	
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs	%	Amount	%
AMERICAN MTG SERVICE	0	0	3	470,260	0	0	0	0	3	1	470,260	0.6
BAXTER CREDIT UNION	0	0	1	163,251	1	267,200	0	0	2	0.6	430,451	0.5
BANK OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
CRANE FEDERAL CU	0	0	1	80,000	0	0	0	0	1	0.3	80,000	0.1
FARM CREDIT MID AMERICA	1	69,000	0	0	0	0	0	0	1	0.3	69,000	0.1
FIRST FINANCIAL BANK	1	70,500	1	197,200	0	0	2	14,085,000	4	1.3	14,352,700	17.3
FREEDOM HOME MORTGAGE	0	0	2	319,380	1	290,000	0	0	3	1	609,380	0.7
FARMERS AND MECHANICS	0	0	1	132,500	0	0	0	0	1	0.3	132,500	0.2
FIFTH THIRD BANK	3	147,600	0	0	1	250,000	0	0	4	1.3	397,600	0.5
FIFTH THIRD MORTGAGE	0	0	1	115,600	1	271,062	0	0	2	0.6	386,662	0.5
GERMAN AMERICAN BANCORP	3	121,100	9	1,105,259	4	855,200	3	1,446,250	19	6.1	3,527,809	4.2
HOOSIER HILLS CU	0	0	1	95,600	0	0	0	0	1	0.3	95,600	0.1
HALLMARK HOME MTG	0	0	1	124,747	0	0	0	0	1	0.3	124,747	0.2
INDIANA UNIVERSITY CU	43	1,808,600	24	3,112,309	9	2,130,300	2	1,984,000	78	25.2	9,035,209	10.9
JACKSON COUNTY BANK	2	74,100	1	112,000	3	928,800	0	0	6	1.9	1,114,900	1.3
JPMORGAN CHASE BANK	5	252,500	3	445,350	3	903,220	0	0	11	3.6	1,601,070	1.9
MORTGAGE MASTERS	0	0	2	237,187	3	996,997	1	598,815	6	1.9	1,832,999	2.2
MUTUALBANK	3	92,000	5	676,700	2	451,850	0	0	10	3.2	1,220,550	1.5
OWEN COUNTY STATE BANK	2	58,000	4	567,000	2	709,757	0	0	8	2.6	1,334,757	1.6
OLD NATIONAL BANK	4	239,342	8	976,049	5	1,442,900	0	0	17	5.5	2,658,291	3.2
PEOPLES STATE BANK	11	427,600	8	1,061,100	5	1,740,900	1	500,000	25	8.1	3,729,600	4.5
REGIONS BANK	0	0	0	0	0	0	0	0	0	0	0	0
REGIONS MORTGAGE	0	0	1	160,000	1	304,800	0	0	2	0.6	464,800	0.6
RUOFF MORTGAGE	1	64,710	23	2,931,245	11	3,543,851	0	0	35	11.3	6,539,806	7.9
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	1	100,000	1	300,000	0	0	2	0.6	400,000	0.5
WATERSTONE MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
WELLS FARGO BANK	0	0	1	125,001	0	0	0	0	1	0.3	125,001	0.2
All Others	7	231,000	34	4,748,074	20	4,963,473	5	22,471,582	66	21.4	32,414,129	39
TOTALS	86	3,656,052	136	18,055,812	73	20,350,310	14	41,085,647	309	100	83,147,821	100



Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during 2018.

Lender	0 to \$75,000		\$75,001 to \$199,999		\$200,000-\$453,100		\$453,101 & up		Total		Total	
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs	%	Amount	%
AMERICAN MTG SERVICE	0	0	26	3,726,830	7	1,927,866	0	0	33	0.9	5,654,696	0.6
BAXTER CREDIT UNION	7	246,900	10	1,378,518	8	2,430,785	0	0	25	0.7	4,056,203	0.4
BANK OF AMERICA	0	0	5	634,500	5	1,614,520	2	1,503,944	12	0.3	3,752,964	0.4
BLOOMBANK	6	306,390	3	343,800	4	899,000	0	0	13	0.3	1,549,190	0.2
CRANE FEDERAL CU	22	793,454	8	924,560	9	3,253,090	0	0	39	1	4,971,104	0.5
FARM CREDIT MID AMERICA	4	201,447	4	465,236	2	755,765	2	2,450,397	12	0.3	3,872,845	0.4
FIRST FINANCIAL BANK	17	706,102	14	1,715,492	12	3,566,678	6	36,222,500	49	1.3	42,210,772	4.5
FREEDOM HOME MORTGAGE	0	0	10	1,400,607	4	1,046,597	0	0	14	0.4	2,447,204	0.3
FARMERS AND MECHANICS	6	302,000	2	247,500	0	0	0	0	8	0.2	549,500	0.1
FIFTH THIRD BANK	22	894,718	6	634,680	4	997,200	1	5,168,300	33	0.9	7,694,898	0.8
FIFTH THIRD MORTGAGE	2	92,100	30	4,146,845	11	2,758,895	0	0	43	1.1	6,997,840	0.7
GERMAN AMERICAN BANCORP	59	2,661,138	80	9,860,636	77	22,746,029	22	21,627,871	238	6.2	56,895,674	6.1
HOOSIER HILLS CU	9	295,024	16	1,953,300	3	784,000	3	2,036,250	31	0.8	5,068,574	0.5
HALLMARK HOME MTG	3	210,250	22	3,069,794	28	8,609,840	1	567,000	54	1.4	12,456,884	1.3
INDIANA UNIVERSITY CU	306	12,617,445	284	37,292,665	109	30,939,188	27	37,240,380	726	19	118,089,678	12.6
JACKSON COUNTY BANK	3	124,100	17	2,287,075	17	5,119,030	9	13,845,158	46	1.2	21,375,363	2.3
JPMORGAN CHASE BANK	48	2,308,153	65	8,436,833	33	10,012,737	2	1,738,000	148	3.9	22,495,723	2.4
MAINSOURCE BANK	5	205,870	8	920,724	7	2,177,000	3	8,333,000	23	0.6	11,636,594	1.2
MORTGAGE MASTERS	1	67,600	39	5,436,151	28	8,225,686	1	598,815	69	1.8	14,328,252	1.5
MUTUALBANK	19	816,695	24	3,004,686	14	3,701,750	4	2,916,280	61	1.6	10,439,391	1.1
OWEN COUNTY STATE BANK	20	799,800	44	6,131,299	17	4,839,601	10	8,112,538	91	2.4	19,883,238	2.1
OLD NATIONAL BANK	56	2,502,450	100	12,996,435	55	15,218,304	17	17,918,891	228	6	48,636,080	5.2
PEOPLES STATE BANK	66	2,806,840	109	13,815,328	47	14,570,579	10	11,773,800	232	6.1	42,966,547	4.6
REGIONS BANK	7	208,500	4	415,093	2	580,000	3	8,782,844	16	0.4	9,986,437	1.1
REGIONS MORTGAGE	0	0	8	1,022,029	6	1,807,456	1	490,000	15	0.4	3,319,485	0.4
RUOFF MORTGAGE	12	757,642	267	37,278,059	177	50,410,697	3	1,680,036	459	12	90,126,434	9.6
UNITED STATES OF AMERICA	1	1,130	3	408,400	0	0	0	0	4	0.1	409,530	0
UNION SAVINGS BANK	4	214,874	19	2,617,827	6	1,619,600	0	0	29	0.8	4,452,301	0.5
WATERSTONE MORTGAGE	0	0	19	2,474,045	13	3,661,150	0	0	32	0.8	6,135,195	0.7
WELLS FARGO BANK	2	103,940	10	1,408,956	9	2,527,553	3	8,377,500	24	0.6	12,417,949	1.3
All Others	143	5,657,685	567	77,492,525	245	67,987,880	50	193,110,789	1005	26.4	344,248,879	36.7
TOTALS	850	35,902,247	1823	243,940,408	959	274,788,476	180	384,494,293	3812	100	939,125,424	100