



February 14, 2019

As always, the number of January transactions is low making it impossible to draw any conclusions about the health or direction of the market. The Polar Vortex undoubtedly affected the number of new transactions.

Recorded mortgages were down about fourteen percent from a year ago. Deed recordings were down about seven percent. Our own book of business shows a significant increase in the percentage of cash deals when compared to January 2018. This is consistent with what the recording numbers show.

New taxes will be showing up most likely before our next report. We will notify you when the new rates are official.

Last month our title team's average production time for new Monroe County commitments was 3.8 business days. Our closing team is also doing well. Some internal changes are making the collecting of their data more cumbersome. We're trying to find a work around. Stay tuned.

I hope that 2019 is off to a great start for you! Here's wishing it will be your best year ever, so far!

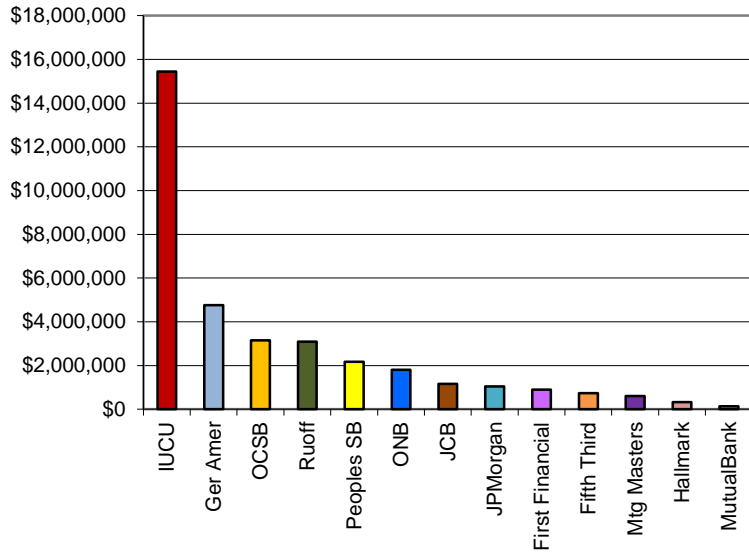
~ John Bethell



People who care. Service you trust.

Dollars - January 2019

Residential and commercial property mortgages filed in Monroe County during January 2019.

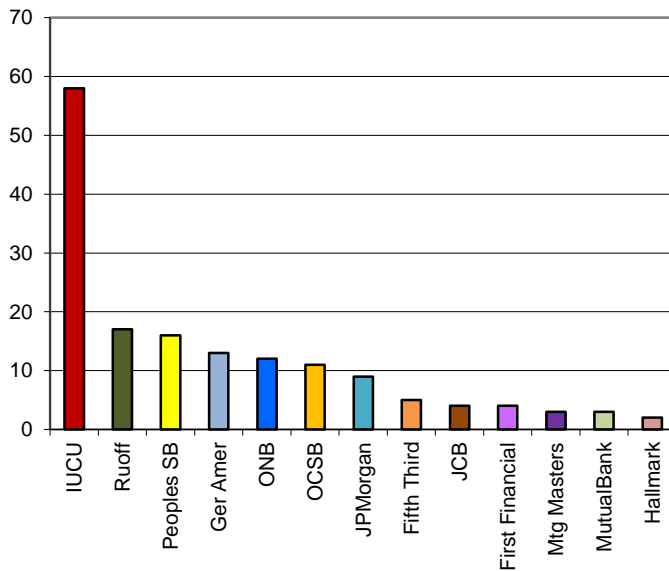


IUCU	15,441,021
Ger Amer	4,755,599
OCSB	3,157,125
Ruoff	3,085,631
Peoples SB	2,167,650
ONB	1,805,494
JCB	1,164,429
JPMorgan	1,045,722
First Financial	890,625
Fifth Third	739,200
Mtg Masters	599,235
Hallmark	331,600
MutualBank	136,700

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.

Transactions - January 2019

IUCU	58
Ruoff	17
Peoples SB	16
Ger Amer	13
ONB	12
OCSB	11
JPMorgan	9
Fifth Third	5
JCB	5
First Financial	4
Mtg Masters	4
MutualBank	3
Hallmark	2





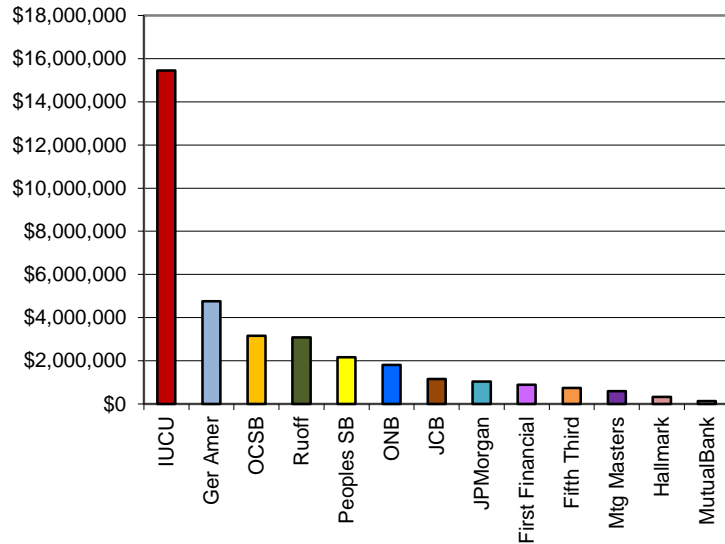
Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of January 2019.

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	2	372,000	2	526,015	0	0	4	1.6	898,015	1.7
BAXTER CREDIT UNION	0	0	1	125,000	1	215,000	0	0	2	0.8	340,000	0.7
BEDFORD FSB	0	0	1	188,911	2	450,000	0	0	3	1.2	638,911	1.2
BANK OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
CRANE FEDERAL CREDIT U	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT MID AMERICA	0	0	1	50,000	0	0	0	0	1	0.4	50,000	0.1
FIRST FINANCIAL BANK	0	0	3	390,625	0	0	1	500,000	4	1.6	890,625	1.7
FREEDOM HOME MORTGAGE	0	0	1	126,172	0	0	0	0	1	0.4	126,172	0.2
FARMERS AND MECHANICS	0	0	0	0	0	0	0	0	0	0	0	0
FIFTH THIRD BANK	2	65,200	2	297,000	1	377,000	0	0	5	2	739,200	1.4
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FAIR WAY LENDING	0	0	2	260,177	1	216,015	0	0	3	1.2	476,192	0.9
GERMAN AMERICAN BANCORP	0	0	7	804,953	4	1,250,000	2	2,700,646	13	5.2	4,755,599	9.3
HOOSIER HILLS CREDIT U	0	0	2	233,800	0	0	1	568,000	3	1.2	801,800	1.6
HALLMARK HOME MTG	0	0	1	111,600	1	220,000	0	0	2	0.8	331,600	0.6
INDIANA UNIVERSITY CREDIT U	17	466,350	24	2,431,320	13	3,913,177	4	8,630,174	58	23.2	15,441,021	30
JACKSON COUNTY BANK	0	0	0	0	4	1,164,429	0	0	4	1.6	1,164,429	2.3
JPMORGAN CHASE BANK	1	47,500	7	780,122	1	218,100	0	0	9	3.6	1,045,722	2
LOANDEPOTCOM	0	0	0	0	1	272,300	0	0	1	0.4	272,300	0.5
MORTGAGE MASTERS	0	0	2	357,070	1	242,165	0	0	3	1.2	599,235	1.2
MUTUALBANK	1	28,500	2	108,200	0	0	0	0	3	1.2	136,700	0.3
OWEN COUNTY STATE BANK	2	57,500	5	508,530	1	332,000	3	2,259,095	11	4.4	3,157,125	6.1
OLD NATIONAL BANK	1	15,979	8	835,115	3	954,400	0	0	12	4.8	1,805,494	3.5
PRIMELENDING	0	0	2	286,800	1	259,462	0	0	3	1.2	546,262	1.1
PEOPLES STATE BANK	3	95,400	9	1,005,250	4	1,067,000	0	0	16	6.4	2,167,650	4.2
REGIONS BANK	1	17,300	1	105,000	0	0	0	0	2	0.8	122,300	0.2
REGIONS MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
RUOFF MORTGAGE	0	0	11	1,485,009	6	1,600,622	0	0	17	6.8	3,085,631	6
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	2	194,850	1	382,500	0	0	3	1.2	577,350	1.1
WELLS FARGO BANK	0	0	2	200,400	1	303,600	0	0	3	1.2	504,000	1
All Others	10	269,354	40	4,876,892	10	2,890,412	4	2,680,000	64	25.6	10,716,658	20.9
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
TOTALS	38	1,063,083	138	16,134,796	59	16,854,197	15	17,337,915	250	100	51,389,991	100



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Dollars - Year-to-Date through January 2019



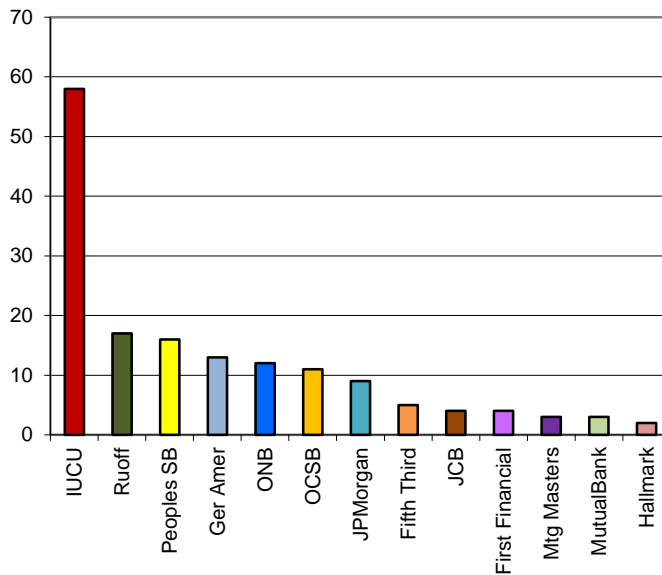
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	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs	%	Amount	%
AMERICAN MTG SERVICE	0	0	2	372,000	2	526,015	0	0	4	1.6	898,015	1.7
BAXTER CREDIT UNION	0	0	1	125,000	1	215,000	0	0	2	0.8	340,000	0.7
BEDFORD FSB	0	0	1	188,911	2	450,000	0	0	3	1.2	638,911	1.2
BANK OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
CRANE FEDERAL CREDIT U	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT MID AMERICA	0	0	1	50,000	0	0	0	0	1	0.4	50,000	0.1
FIRST FINANCIAL BANK	0	0	3	390,625	0	0	1	500,000	4	1.6	890,625	1.7
FREEDOM HOME MORTGAGE	0	0	1	126,172	0	0	0	0	1	0.4	126,172	0.2
FARMERS AND MECHANICS	0	0	0	0	0	0	0	0	0	0	0	0
FIFTH THIRD BANK	2	65,200	2	297,000	1	377,000	0	0	5	2	739,200	1.4
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FAIR WAY LENDING	0	0	2	260,177	1	216,015	0	0	3	1.2	476,192	0.9
GERMAN AMERICAN BANCORP	0	0	7	804,953	4	1,250,000	2	2,700,646	13	5.2	4,755,599	9.3
HOOSIER HILLS CREDIT U	0	0	2	233,800	0	0	1	568,000	3	1.2	801,800	1.6
HALLMARK HOME MTG	0	0	1	111,600	1	220,000	0	0	2	0.8	331,600	0.6
INDIANA UNIVERSITY CREDIT U	17	466,350	24	2,431,320	13	3,913,177	4	8,630,174	58	23.2	15,441,021	30
JACKSON COUNTY BANK	0	0	0	0	4	1,164,429	0	0	4	1.6	1,164,429	2.3
JPMORGAN CHASE BANK	1	47,500	7	780,122	1	218,100	0	0	9	3.6	1,045,722	2
LOANDEPOTCOM	0	0	0	0	1	272,300	0	0	1	0.4	272,300	0.5
MORTGAGE MASTERS	0	0	2	357,070	1	242,165	0	0	3	1.2	599,235	1.2
MUTUALBANK	1	28,500	2	108,200	0	0	0	0	3	1.2	136,700	0.3
OWEN COUNTY STATE BANK	2	57,500	5	508,530	1	332,000	3	2,259,095	11	4.4	3,157,125	6.1
OLD NATIONAL BANK	1	15,979	8	835,115	3	954,400	0	0	12	4.8	1,805,494	3.5
PRIMELENDING	0	0	2	286,800	1	259,462	0	0	3	1.2	546,262	1.1
PEOPLES STATE BANK	3	95,400	9	1,005,250	4	1,067,000	0	0	16	6.4	2,167,650	4.2
REGIONS BANK	1	17,300	1	105,000	0	0	0	0	2	0.8	122,300	0.2
REGIONS MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
RUOFF MORTGAGE	0	0	11	1,485,009	6	1,600,622	0	0	17	6.8	3,085,631	6
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	2	194,850	1	382,500	0	0	3	1.2	577,350	1.1
WELLS FARGO BANK	0	0	2	200,400	1	303,600	0	0	3	1.2	504,000	1
All Others	10	269,354	40	4,876,892	10	2,890,412	4	2,680,000	64	25.6	10,716,658	20.9
TOTALS	38	1,063,083	138	16,134,796	59	16,854,197	15	17,337,915	250	100	51,389,991	100



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Lender	0 to \$75,000		\$75,001 to \$199,999		\$200,000-\$484,350		\$484,351 & up		Total		Total	
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs	%	Amount	%
AMERICAN MTG SERVICE	0	0	2	372,000	2	526,015	0	0	4	1.6	898,015	1.7
BAXTER CREDIT UNION	0	0	1	125,000	1	215,000	0	0	2	0.8	340,000	0.7
BEDFORD FSB	0	0	1	188,911	2	450,000	0	0	3	1.2	638,911	1.2
BANK OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
CRANE FEDERAL CREDIT U	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT MID AMERIC	1	50,000	0	0	0	0	0	0	1	0.4	50,000	0.1
FIRST FINANCIAL BANK	0	0	3	390,625	0	0	1	500,000	4	1.6	890,625	1.7
FREEDOM HOME MORTGAGE	0	0	1	126,172	0	0	0	0	1	0.4	126,172	0.2
FARMERS AND MECHANICS	0	0	0	0	0	0	0	0	0	0	0	0
FIFTH THIRD BANK	2	65,200	2	297,000	1	377,000	0	0	5	2	739,200	1.4
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FAIR WAY LENDING	0	0	2	260,177	1	216,015	0	0	3	1.2	476,192	0.9
GERMAN AMERICAN BANCOR	2	131,000	5	673,953	4	1,250,000	2	2,700,646	13	5.2	4,755,599	9.3
HOOSIER HILLS CREDIT U	0	0	2	233,800	0	0	1	568,000	3	1.2	801,800	1.6
HALLMARK HOME MTG	0	0	1	111,600	1	220,000	0	0	2	0.8	331,600	0.6
INDIANA UNIVERSITY CRE	22	769,550	19	2,128,120	13	3,913,177	4	8,630,174	58	23.2	15,441,021	30
JACKSON COUNTY BANK	0	0	0	0	4	1,164,429	0	0	4	1.6	1,164,429	2.3
JPMORGAN CHASE BANK	3	196,000	5	631,622	1	218,100	0	0	9	3.6	1,045,722	2
LOANDEPOTCOM	0	0	0	0	1	272,300	0	0	1	0.4	272,300	0.5
MORTGAGE MASTERS	0	0	2	357,070	1	242,165	0	0	3	1.2	599,235	1.2
MUTUALBANK	3	136,700	0	0	0	0	0	0	3	1.2	136,700	0.3
OWEN COUNTY STATE BANK	4	159,500	3	406,530	1	332,000	3	2,259,095	11	4.4	3,157,125	6.1
OLD NATIONAL BANK	3	134,879	6	716,215	3	954,400	0	0	12	4.8	1,805,494	3.5
PRIMELENDING	0	0	2	286,800	1	259,462	0	0	3	1.2	546,262	1.1
PEOPLES STATE BANK	5	209,400	7	891,250	4	1,067,000	0	0	16	6.4	2,167,650	4.2
REGIONS BANK	1	17,300	1	105,000	0	0	0	0	2	0.8	122,300	0.2
REGIONS MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
RUOFF MORTGAGE	1	68,400	10	1,416,609	6	1,600,622	0	0	17	6.8	3,085,631	6
UNITED STATES OF AMERI	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	2	194,850	1	382,500	0	0	3	1.2	577,350	1.1
WELLS FARGO BANK	0	0	2	200,400	1	303,600	0	0	3	1.2	504,000	1
All Others	16	605,649	34	4,540,597	10	2,890,412	4	2,680,000	64	25.6	10,716,658	20.9
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BEDFORD FSB	0	0	1	188,911	2	450,000	0	0	3	1.2	638,911	1.2
BANK OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
CRANE FEDERAL CREDIT U	0	0	0	0	0	0	0	0	0	0	0	0
FARM CREDIT MID AMERIC	1	50,000	0	0	0	0	0	0	1	0.4	50,000	0.1
FIRST FINANCIAL BANK	0	0	3	390,625	0	0	1	500,000	4	1.6	890,625	1.7
FREEDOM HOME MORTGAGE	0	0	1	126,172	0	0	0	0	1	0.4	126,172	0.2
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FIFTH THIRD BANK	2	65,200	2	297,000	1	377,000	0	0	5	2	739,200	1.4
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