



May 23, 2019

Four things worth knowing:

1. If you're counting Multiple Listing Sales, the Bloomington Board of Realtors® reported closed sales through April 30th are identical to last year – 591 sales.
2. The same BBOR reports shows a year over year increase of 16.2% in the medium sales price and 10.8% in the average sales prices.
3. If you're counting recorded deeds, the market is almost identical thru May 10th at 793 to last year's 787.
4. The Mortgage Bankers Association reports that rates are at their lowest since January 2018. This has not affected purchase volume but the number of refinances continues to grow modestly.

Last month we helped 395 people buy, sell or refinance their home. Our closing team provided seller side closing statements two or more days prior to closing in 90% of our transactions and overall averaged 4.0 days before closing. Our title team issued title commitments for new Monroe County orders within 4 days in 76% of our transactions and averaged 3.98 days. We appreciate the opportunity to help you and your clients!

Enjoy the holiday weekend!

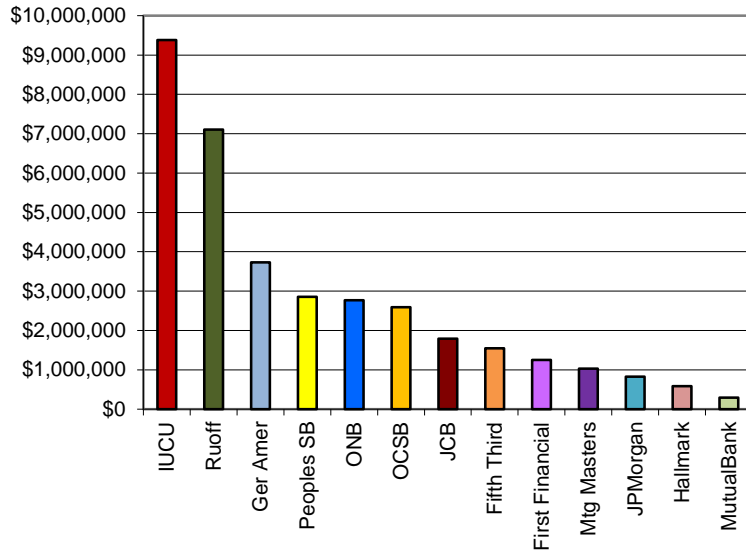
~ John Bethell



People who care. Service you trust.

Dollars - April 2019

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

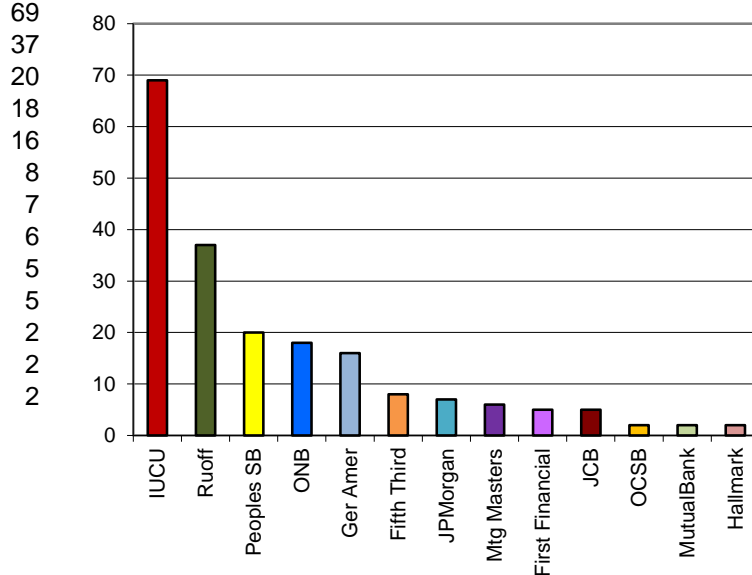


IUCU	9,380,290
Ruoff	7,105,198
Ger Amer	3,730,673
Peoples SB	2,855,050
ONB	2,768,377
OCSB	2,591,200
JCB	1,791,200
Fifth Third	1,547,000
First Financial	1,251,425
Mtg Masters	1,030,160
JPMorgan	826,300
Hallmark	584,901
MutualBank	293,450

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 April 2019

IUCU	69
Ruoff	37
Peoples SB	20
ONB	18
Ger Amer	16
Fifth Third	8
JPMorgan	7
Mtg Masters	6
First Financial	5
JCB	5
OCSB	2
MutualBank	2
Hallmark	2





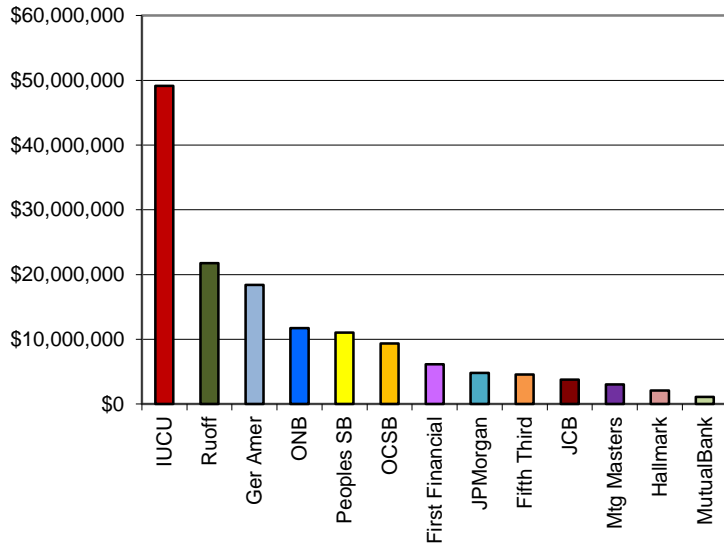
Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of April 2019.

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	7	1,069,612	1	204,040	1	560,000	9	2.8	1,833,652	2.3
BAXTER CREDIT UNION	1	40,000	1	196,175	2	754,450	0	0	4	1.2	990,625	1.2
BEDFORD FSB	0	0	1	193,000	1	356,100	0	0	2	0.6	549,100	0.7
BANK OF AMERICA	0	0	1	150,400	0	0	0	0	1	0.3	150,400	0.2
CRANE FEDERAL CREDIT U	1	20,000	0	0	0	0	0	0	1	0.3	20,000	0
FARM CREDIT MID AMERICA	0	0	0	0	0	0	1	679,000	1	0.3	679,000	0.8
FIRST FINANCIAL BANK	0	0	1	149,700	4	1,101,725	0	0	5	1.6	1,251,425	1.5
FREEDOM HOME MORTGAGE	0	0	1	117,472	1	230,368	0	0	2	0.6	347,840	0.4
FARMERS AND MECHANICS	0	0	0	0	0	0	0	0	0	0	0	0
FIFTH THIRD BANK	2	55,000	3	356,000	3	1,136,000	0	0	8	2.5	1,547,000	1.9
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FAIR WAY LENDING (GATEWAY)	0	0	0	0	5	1,348,866	0	0	5	1.6	1,348,866	1.7
GERMAN AMERICAN BANCORP	2	42,957	6	972,020	7	2,147,696	1	568,000	16	5	3,730,673	4.6
HOOSIER HILLS CREDIT U	0	0	1	135,200	0	0	0	0	1	0.3	135,200	0.2
HALLMARK HOME MTG	0	0	1	162,501	1	422,400	0	0	2	0.6	584,901	0.7
INDIANA UNIVERSITY CREDIT U	18	449,725	32	3,917,615	19	5,012,950	0	0	69	21.5	9,380,290	11.6
JACKSON COUNTY BANK	0	0	3	501,200	1	240,000	1	1,050,000	5	1.6	1,791,200	2.2
JPMORGAN CHASE BANK	0	0	6	596,300	1	230,000	0	0	7	2.2	826,300	1
LOANDEPOTCOM	0	0	4	559,147	1	246,642	0	0	5	1.6	805,789	1
MORTGAGE MASTERS	0	0	3	350,720	3	679,440	0	0	6	1.9	1,030,160	1.3
MUTUALBANK	0	0	2	293,450	0	0	0	0	2	0.6	293,450	0.4
OWEN COUNTY STATE BANK	0	0	0	0	0	0	2	2,591,200	2	0.6	2,591,200	3.2
OLD NATIONAL BANK	5	144,238	10	1,061,339	2	522,800	1	1,040,000	18	5.6	2,768,377	3.4
PRIMELENDING	0	0	1	170,000	2	455,890	0	0	3	0.9	625,890	0.8
PEOPLES STATE BANK	5	145,675	12	1,488,575	2	520,800	1	700,000	20	6.2	2,855,050	3.5
REGIONS BANK	0	0	0	0	0	0	0	0	0	0	0	0
REGIONS MORTGAGE	0	0	1	152,000	0	0	0	0	1	0.3	152,000	0.2
RUOFF MORTGAGE	0	0	25	3,330,703	12	3,774,495	0	0	37	11.5	7,105,198	8.8
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	4	520,878	1	240,000	0	0	5	1.6	760,878	0.9
WELLS FARGO BANK	0	0	0	0	3	959,600	1	577,500	4	1.2	1,537,100	1.9
All Others	7	119,600	42	5,671,187	25	6,632,852	6	22,684,515	80	24.9	35,108,154	43.5
TOTALS	41	1,017,195	168	22,115,194	97	27,217,114	15	30,450,215	321	100	80,799,718	100



People who care. Service you trust.

Dollars - Year-to-Date through April 2019



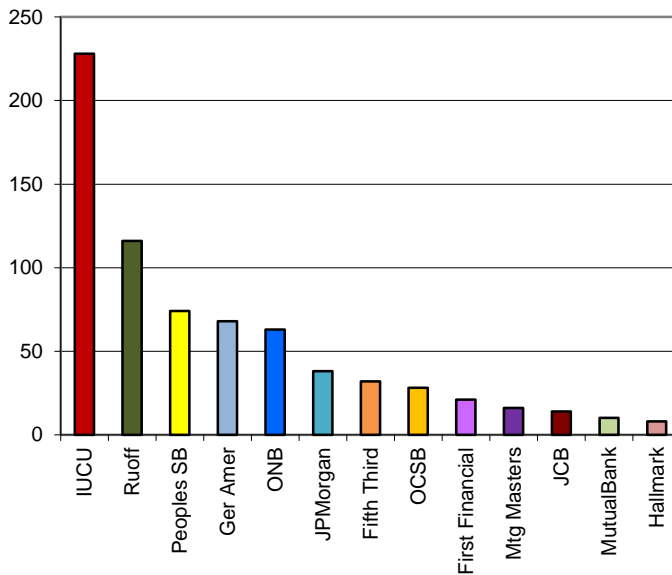
Residential and commercial property mortgages filed in Monroe County during 2019.

IUCU	49,166,250
Ruoff	21,748,884
Ger Amer	18,423,340
ONB	11,757,776
Peoples SB	11,030,390
OCSB	9,349,270
First Financial	6,141,475
JPMorgan	4,807,020
Fifth Third	4,569,973
JCB	3,787,879
Mtg Masters	3,058,296
Hallmark	2,122,187
MutualBank	1,109,848

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 - Year-to-Date through April 2019

IUCU	228
Ruoff	116
Peoples SB	74
Ger Amer	68
ONB	63
JPMorgan	38
Fifth Third	32
OCSB	28
First Financial	21
Mtg Masters	16
JCB	14
MutualBank	10
Hallmark	8





Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during 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	10	1,571,612	3	730,055	1	560,000	14	1.3	2,861,667	1.1
BAXTER CREDIT UNION	2	60,000	4	592,675	4	1,223,850	0	0	10	0.9	1,876,525	0.7
BEDFORD FSB	0	0	2	381,911	5	1,325,600	0	0	7	0.6	1,707,511	0.6
BANK OF AMERICA	0	0	1	150,400	0	0	0	0	1	0.1	150,400	0.1
CRANE FEDERAL CREDIT U	2	33,000	2	197,000	0	0	0	0	4	0.4	230,000	0.1
FARM CREDIT MID AMERICA	0	0	2	194,409	0	0	1	679,000	3	0.3	873,409	0.3
FIRST FINANCIAL BANK	1	13,000	10	1,382,250	7	1,871,225	3	2,875,000	21	1.9	6,141,475	2.3
FREEDOM HOME MORTGAGE	0	0	4	510,485	1	230,368	0	0	5	0.4	740,853	0.3
FARMERS AND MECHANICS	1	24,000	1	50,000	0	0	0	0	2	0.2	74,000	0
FIFTH THIRD BANK	10	260,500	13	1,450,223	9	2,859,250	0	0	32	2.9	4,569,973	1.7
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FAIR WAY LENDING (GATEWAY)	0	0	14	1,820,436	8	2,098,881	0	0	22	2	3,919,317	1.5
GERMAN AMERICAN BANCORP	8	126,957	28	3,796,436	25	7,726,012	7	6,773,935	68	6.1	18,423,340	7
HOOSIER HILLS CREDIT U	0	0	9	1,108,520	2	541,530	2	1,205,500	13	1.2	2,855,550	1.1
HALLMARK HOME MTG	0	0	2	274,101	6	1,848,086	0	0	8	0.7	2,122,187	0.8
INDIANA UNIVERSITY CREDIT U	57	1,508,425	108	12,028,487	55	15,957,914	8	19,671,424	228	20.4	49,166,250	18.6
JACKSON COUNTY BANK	1	26,000	5	732,450	7	1,979,429	1	1,050,000	14	1.3	3,787,879	1.4
JPMORGAN CHASE BANK	4	124,500	27	2,759,695	7	1,922,825	0	0	38	3.4	4,807,020	1.8
LOANDEPOTCOM	0	0	6	820,330	2	518,942	0	0	8	0.7	1,339,272	0.5
MORTGAGE MASTERS	0	0	9	1,339,318	7	1,718,978	0	0	16	1.4	3,058,296	1.2
MUTUALBANK	1	28,500	8	696,348	1	385,000	0	0	10	0.9	1,109,848	0.4
OWEN COUNTY STATE BANK	6	170,000	10	1,116,432	4	1,275,155	8	6,787,683	28	2.5	9,349,270	3.5
OLD NATIONAL BANK	9	220,745	35	3,638,996	16	5,018,035	3	2,880,000	63	5.6	11,757,776	4.4
PRIMELENDING	0	0	8	1,102,953	5	1,255,452	0	0	13	1.2	2,358,405	0.9
PEOPLES STATE BANK	18	543,100	38	4,472,525	16	4,342,765	2	1,672,000	74	6.6	11,030,390	4.2
REGIONS BANK	1	17,300	2	217,000	0	0	0	0	3	0.3	234,300	0.1
REGIONS MORTGAGE	0	0	2	286,000	0	0	0	0	2	0.2	286,000	0.1
RUOFF MORTGAGE	0	0	75	10,182,418	41	11,566,466	0	0	116	10.4	21,748,884	8.2
UNITED STATES OF AMERICA	2	32,612	0	0	0	0	0	0	2	0.2	32,612	0
UNION SAVINGS BANK	0	0	10	1,251,328	2	622,500	0	0	12	1.1	1,873,828	0.7
WELLS FARGO BANK	0	0	3	322,400	4	1,263,200	1	577,500	8	0.7	2,163,100	0.8
All Others	32	817,035	156	20,245,539	68	18,575,845	16	54,021,923	272	24.4	93,660,342	35.4
TOTALS	155	4,005,674	604	74,692,677	305	86,857,363	53	98,753,965	1117	100	264,309,679	100



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

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	7	1,069,612	1	204,040	1	560,000	9	2.8	1,833,652	2.3
BAXTER CREDIT UNION	1	40,000	1	196,175	2	754,450	0	0	4	1.2	990,625	1.2
BEDFORD FSB	0	0	1	193,000	1	356,100	0	0	2	0.6	549,100	0.7
BANK OF AMERICA	0	0	1	150,400	0	0	0	0	1	0.3	150,400	0.2
CRANE FEDERAL CREDIT U	1	20,000	0	0	0	0	0	0	1	0.3	20,000	0
FARM CREDIT MID AMERICA	0	0	0	0	0	0	1	679,000	1	0.3	679,000	0.8
FIRST FINANCIAL BANK	0	0	1	149,700	4	1,101,725	0	0	5	1.6	1,251,425	1.5
FREEDOM HOME MORTGAGE	0	0	1	117,472	1	230,368	0	0	2	0.6	347,840	0.4
FARMERS AND MECHANICS	0	0	0	0	0	0	0	0	0	0	0	0
FIFTH THIRD BANK	2	55,000	3	356,000	3	1,136,000	0	0	8	2.5	1,547,000	1.9
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FAIR WAY LENDING (GATEWAY)	0	0	0	0	5	1,348,866	0	0	5	1.6	1,348,866	1.7
GERMAN AMERICAN BANCORP	2	42,957	6	972,020	7	2,147,696	1	568,000	16	5	3,730,673	4.6
HOOSIER HILLS CREDIT U	0	0	1	135,200	0	0	0	0	1	0.3	135,200	0.2
HALLMARK HOME MTG	0	0	1	162,501	1	422,400	0	0	2	0.6	584,901	0.7
INDIANA UNIVERSITY CREDIT U	24	777,025	26	3,590,315	19	5,012,950	0	0	69	21.5	9,380,290	11.6
JACKSON COUNTY BANK	0	0	3	501,200	1	240,000	1	1,050,000	5	1.6	1,791,200	2.2
JPMORGAN CHASE BANK	3	175,000	3	421,300	1	230,000	0	0	7	2.2	826,300	1
LOANDEPOTCOM	0	0	4	559,147	1	246,642	0	0	5	1.6	805,789	1
MORTGAGE MASTERS	0	0	3	350,720	3	679,440	0	0	6	1.9	1,030,160	1.3
MUTUALBANK	0	0	2	293,450	0	0	0	0	2	0.6	293,450	0.4
OWEN COUNTY STATE BANK	0	0	0	0	0	0	2	2,591,200	2	0.6	2,591,200	3.2
OLD NATIONAL BANK	5	144,238	10	1,061,339	2	522,800	1	1,040,000	18	5.6	2,768,377	3.4
PRIMELENDING	0	0	1	170,000	2	455,890	0	0	3	0.9	625,890	0.8
PEOPLES STATE BANK	7	270,675	10	1,363,575	2	520,800	1	700,000	20	6.2	2,855,050	3.5
REGIONS BANK	0	0	0	0	0	0	0	0	0	0	0	0
REGIONS MORTGAGE	0	0	1	152,000	0	0	0	0	1	0.3	152,000	0.2
RUOFF MORTGAGE	4	247,560	21	3,083,143	12	3,774,495	0	0	37	11.5	7,105,198	8.8
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	4	520,878	1	240,000	0	0	5	1.6	760,878	0.9
WELLS FARGO BANK	0	0	0	0	3	959,600	1	577,500	4	1.2	1,537,100	1.9
All Others	9	248,698	40	5,542,089	25	6,632,852	6	22,684,515	80	24.9	35,108,154	43.5
TOTALS	58	2,021,153	151	21,111,236	97	27,217,114	15	30,450,215	321	100	80,799,718	100



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

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		Amount	%
AMERICAN MTG SERVICE	0	0	10	1,571,612	3	730,055	1	560,000	14	1.3	2,861,667	1.1	
BAXTER CREDIT UNION	2	60,000	4	592,675	4	1,223,850	0	0	10	0.9	1,876,525	0.7	
BEDFORD FSB	0	0	2	381,911	5	1,325,600	0	0	7	0.6	1,707,511	0.6	
BANK OF AMERICA	0	0	1	150,400	0	0	0	0	1	0.1	150,400	0.1	
CRANE FEDERAL CREDIT U	3	107,000	1	123,000	0	0	0	0	4	0.4	230,000	0.1	
FARM CREDIT MID AMERICA	1	50,000	1	144,409	0	0	1	679,000	3	0.3	873,409	0.3	
FIRST FINANCIAL BANK	2	63,000	9	1,332,250	7	1,871,225	3	2,875,000	21	1.9	6,141,475	2.3	
FREEDOM HOME MORTGAGE	0	0	4	510,485	1	230,368	0	0	5	0.4	740,853	0.3	
FARMERS AND MECHANICS	2	74,000	0	0	0	0	0	0	2	0.2	74,000	0	
FIFTH THIRD BANK	11	310,500	12	1,400,223	9	2,859,250	0	0	32	2.9	4,569,973	1.7	
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0	
FAIR WAY LENDING (GATEWAY)	1	70,000	13	1,750,436	8	2,098,881	0	0	22	2	3,919,317	1.5	
GERMAN AMERICAN BANCORP	12	393,562	24	3,529,831	25	7,726,012	7	6,773,935	68	6.1	18,423,340	7	
HOOSIER HILLS CREDIT U	2	125,520	7	983,000	2	541,530	2	1,205,500	13	1.2	2,855,550	1.1	
HALLMARK HOME MTG	0	0	2	274,101	6	1,848,086	0	0	8	0.7	2,122,187	0.8	
INDIANA UNIVERSITY CREDIT U	86	3,227,225	79	10,309,687	55	15,957,914	8	19,671,424	228	20.4	49,166,250	18.6	
JACKSON COUNTY BANK	1	26,000	5	732,450	7	1,979,429	1	1,050,000	14	1.3	3,787,879	1.4	
JPMORGAN CHASE BANK	15	801,500	16	2,082,695	7	1,922,825	0	0	38	3.4	4,807,020	1.8	
LOANDEPOTCOM	0	0	6	820,330	2	518,942	0	0	8	0.7	1,339,272	0.5	
MORTGAGE MASTERS	0	0	9	1,339,318	7	1,718,978	0	0	16	1.4	3,058,296	1.2	
MUTUALBANK	6	311,548	3	413,300	1	385,000	0	0	10	0.9	1,109,848	0.4	
OWEN COUNTY STATE BANK	10	376,000	6	910,432	4	1,275,155	8	6,787,683	28	2.5	9,349,270	3.5	
OLD NATIONAL BANK	17	706,981	27	3,152,760	16	5,018,035	3	2,880,000	63	5.6	11,757,776	4.4	
PRIMELENDING	1	68,000	7	1,034,953	5	1,255,452	0	0	13	1.2	2,358,405	0.9	
PEOPLES STATE BANK	27	1,099,100	29	3,916,525	16	4,342,765	2	1,672,000	74	6.6	11,030,390	4.2	
REGIONS BANK	1	17,300	2	217,000	0	0	0	0	3	0.3	234,300	0.1	
REGIONS MORTGAGE	0	0	2	286,000	0	0	0	0	2	0.2	286,000	0.1	
RUIOFF MORTGAGE	8	513,710	67	9,668,708	41	11,566,466	0	0	116	10.4	21,748,884	8.2	
UNITED STATES OF AMERICA	2	32,612	0	0	0	0	0	0	2	0.2	32,612	0	
UNION SAVINGS BANK	0	0	10	1,251,328	2	622,500	0	0	12	1.1	1,873,828	0.7	
WELLS FARGO BANK	0	0	3	322,400	4	1,263,200	1	577,500	8	0.7	2,163,100	0.8	
All Others	47	1,771,366	141	19,291,208	66	17,601,494	18	54,996,274	272	24.4	93,660,342	35.4	
TOTALS	257	10,204,924	502	68,493,427	303	85,883,012	55	99,728,316	1117	100	264,309,679	100	