



June 15, 2019

It's the middle of the home buying season. We're all busy and juggling many transactions simultaneously. It's a perfect time to remember to talk with your clients about wire fraud and business compromise email. Sorry for the buzz kill. Hardly a week goes by now that I don't read a story about a victim or almost victim of real estate wire fraud.

Here's a short list of ways to help your clients avoid a disaster.

- Coach them to be vigilant and suspicious of any email or text communication that requests actions regarding their money.
- Ask them to verify any instructions that they did not receive in person. They should call to verify wire instructions by using trusted phone numbers from an independent source.
- Explain what your process is and what you will do or never do with regard to their closing funds.

John Bethell Title is reaching out to consumers early in the transaction to explain our process. We can use your help. The more voices that communicate about wire fraud, the more likely a disaster will be avoided.

In May we helped 523 people buy, sell or refinance their homes. We furnished seller side closing statements two or more days prior to closing in 90% of our transactions and averaged 4.6 days prior, overall. We issued title commitments covering Monroe County properties within four days of receiving the order 75% of the time and our average time was 3.81 days.

We appreciate the continued opportunity to help you and your clients through such an important event in their lives.

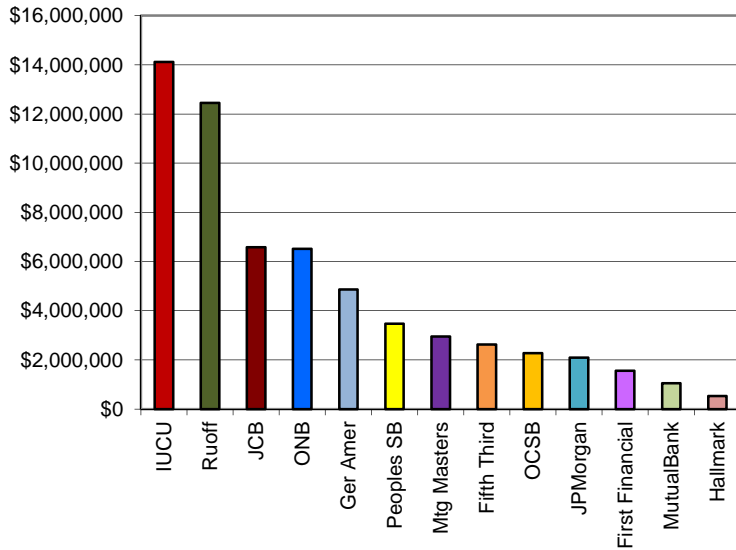
John Bethell Title will be closed for business Thursday and Friday, July 4th and 5th. Enjoy the summer!

~ John Bethell



People who care. Service you trust.

Dollars - May 2019



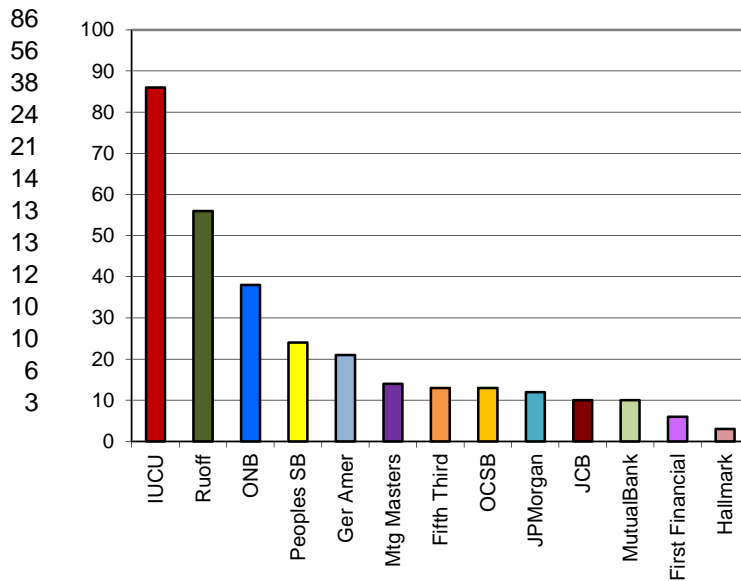
Residential and commercial property mortgages filed in Monroe County during May 2019.

IUCU	14,112,311
Ruoff	12,448,024
JCB	6,575,135
ONB	6,513,250
Ger Amer	4,862,036
Peoples SB	3,475,108
Mtg Masters	2,947,794
Fifth Third	2,623,510
OCSB	2,275,488
JPMorgan	2,086,525
First Financial	1,553,200
MutualBank	1,055,285
Hallmark	534,556

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 May 2019

- IUCU
- Ruoff
- ONB
- Peoples SB
- Ger Amer
- Mtg Masters
- Fifth Third
- OCSB
- JPMorgan
- JCB
- MutualBank
- First Financial
- Hallmark





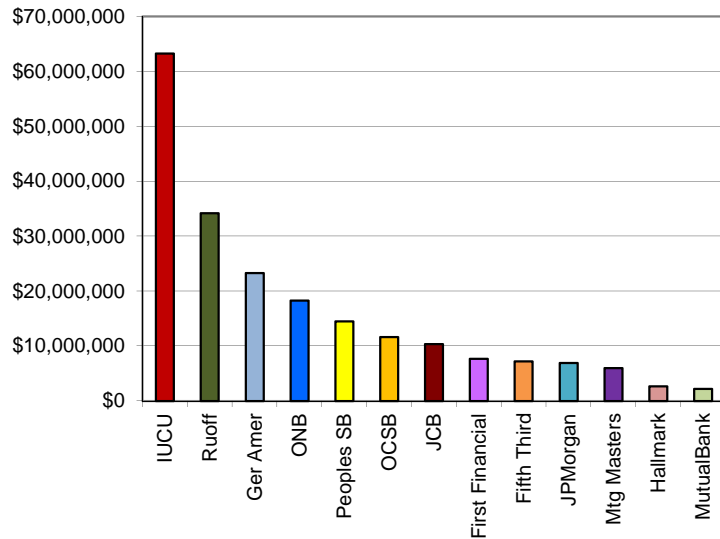
Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of May 2019.

Lender	0 to \$49,999		\$50,000 to \$199,999		\$200,000-\$499,999		\$500,000 & up		Total			
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs	%	Amount	%
AMERICAN MTG SERVICE	0	0	2	313,200	6	1,629,474	0	0	8	1.7	1,942,674	1.4
BAXTER CREDIT UNION	2	69,000	2	246,000	2	540,903	0	0	6	1.3	855,903	0.6
BEDFORD FSB	0	0	0	0	1	203,000	0	0	1	0.2	203,000	0.1
BANK OF AMERICA	0	0	0	0	0	0	2	1,669,600	2	0.4	1,669,600	1.2
CRANE FEDERAL CREDIT UNION	1	25,000	1	108,000	0	0	0	0	2	0.4	133,000	0.1
FARM CREDIT MID AMERICA	0	0	1	93,600	0	0	0	0	1	0.2	93,600	0.1
FIRST FINANCIAL BANK	1	40,000	3	414,000	1	220,000	1	879,200	6	1.3	1,553,200	1.1
FREEDOM HOME MORTGAGE	0	0	1	122,379	1	211,765	0	0	2	0.4	334,144	0.2
FARMERS AND MECHANICS	1	40,739	0	0	0	0	0	0	1	0.2	40,739	0
FIFTH THIRD BANK	2	35,000	5	582,910	6	2,005,600	0	0	13	2.7	2,623,510	1.9
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FAIR WAY LENDING (GALLERY MTG)	0	0	4	565,400	3	890,533	0	0	7	1.5	1,455,933	1
GERMAN AMERICAN BANCORP	2	69,945	13	1,742,441	5	1,513,850	1	1,535,800	21	4.4	4,862,036	3.5
HOOSIER HILLS CREDIT UNION	1	42,000	0	0	3	837,500	0	0	4	0.8	879,500	0.6
HALLMARK HOME MTG	0	0	2	327,556	1	207,000	0	0	3	0.6	534,556	0.4
INDIANA UNIVERSITY CREDIT UNION	21	614,928	43	5,193,872	21	6,903,511	1	1,400,000	86	18.1	14,112,311	10.1
JACKSON COUNTY BANK	1	15,000	2	201,905	4	1,086,680	3	5,271,550	10	2.1	6,575,135	4.7
JPMORGAN CHASE BANK	2	57,500	4	364,100	6	1,664,925	0	0	12	2.5	2,086,525	1.5
LOANDEPOTCOM	0	0	1	130,240	1	200,000	0	0	2	0.4	330,240	0.2
MORTGAGE MASTERS	0	0	7	1,024,395	7	1,923,399	0	0	14	3	2,947,794	2.1
MUTUALBANK	4	85,900	4	417,385	2	552,000	0	0	10	2.1	1,055,285	0.8
OWEN COUNTY STATE BANK	0	0	10	1,318,028	3	957,460	0	0	13	2.7	2,275,488	1.6
OLD NATIONAL BANK	9	233,235	17	1,897,775	10	3,062,150	2	1,320,090	38	8	6,513,250	4.7
PRIMELENDING	0	0	4	628,715	1	265,821	0	0	5	1.1	894,536	0.6
PEOPLES STATE BANK	4	138,800	13	1,287,850	6	1,542,058	1	506,400	24	5.1	3,475,108	2.5
REGIONS BANK	4	77,278	0	0	0	0	0	0	4	0.8	77,278	0.1
REGIONS MORTGAGE	0	0	2	201,241	1	309,294	0	0	3	0.6	510,535	0.4
RUOFF MORTGAGE	0	0	32	4,516,597	22	6,279,047	2	1,652,380	56	11.8	12,448,024	8.9
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	2	331,300	0	0	0	0	2	0.4	331,300	0.2
WELLS FARGO BANK	0	0	0	0	0	0	0	0	0	0	0	0
All Others	15	237,300	58	7,237,855	34	10,209,769	11	51,068,185	118	24.9	68,753,109	49.3
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TOTALS	70	1,781,625	233	29,266,744	147	43,215,739	24	65,303,205	474	100	139,567,313	100



People who care. Service you trust.

Dollars - Year-to-Date through May 2019



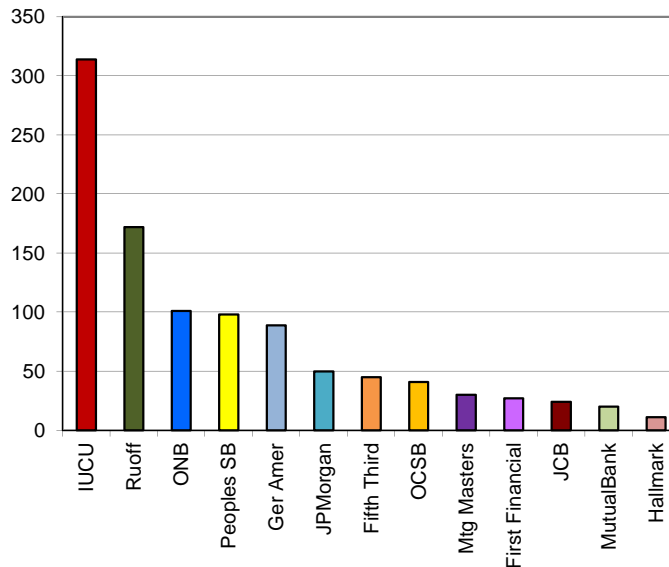
Residential and commercial property mortgages filed in Monroe County during 2019.

IUCU	63,278,561
Ruoff	34,196,908
Ger Amer	23,285,376
ONB	18,271,026
Peoples SB	14,505,498
OCSB	11,624,758
JCB	10,363,014
First Financial	7,694,675
Fifth Third	7,193,483
JPMorgan	6,893,545
Mtg Masters	6,006,090
Hallmark	2,656,743
MutualBank	2,165,133

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 May 2019

IUCU	314
Ruoff	172
ONB	101
Peoples SB	98
Ger Amer	89
JPMorgan	50
Fifth Third	45
OCSB	41
Mtg Masters	30
First Financial	27
JCB	24
MutualBank	20
Hallmark	11





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			
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs	%	Total Amount	%
AMERICAN MTG SERVICE	0	0	12	1,884,812	9	2,359,529	1	560,000	22	1.4	4,804,341	1.2
BAXTER CREDIT UNION	4	129,000	6	838,675	6	1,764,753	0	0	16	1	2,732,428	0.7
BEDFORD FSB	0	0	2	381,911	6	1,528,600	0	0	8	0.5	1,910,511	0.5
BANK OF AMERICA	0	0	1	150,400	0	0	2	1,669,600	3	0.2	1,820,000	0.5
CRANE FEDERAL CREDIT UNION	3	58,000	3	305,000	0	0	0	0	6	0.4	363,000	0.1
FARM CREDIT MID AMERICA	0	0	3	288,009	0	0	1	679,000	4	0.3	967,009	0.2
FIRST FINANCIAL BANK	2	53,000	13	1,796,250	8	2,091,225	4	3,754,200	27	1.7	7,694,675	1.9
FREEDOM HOME MORTGAGE	0	0	5	632,864	2	442,133	0	0	7	0.4	1,074,997	0.3
FARMERS AND MECHANICS	2	64,739	1	50,000	0	0	0	0	3	0.2	114,739	0
FIFTH THIRD BANK	12	295,500	18	2,033,133	15	4,864,850	0	0	45	2.8	7,193,483	1.8
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FAIR WAY LENDING (GALLERY MTG)	0	0	18	2,385,836	11	2,989,414	0	0	29	1.8	5,375,250	1.3
GERMAN AMERICAN BANCORP	10	196,902	41	5,538,877	30	9,239,862	8	8,309,735	89	5.6	23,285,376	5.8
HOOSIER HILLS CREDIT UNION	1	42,000	9	1,108,520	5	1,379,030	2	1,205,500	17	1.1	3,735,050	0.9
HALLMARK HOME MTG	0	0	4	601,657	7	2,055,086	0	0	11	0.7	2,656,743	0.7
INDIANA UNIVERSITY CREDIT UNION	78	2,123,353	151	17,222,359	76	22,861,425	9	21,071,424	314	19.7	63,278,561	15.7
JACKSON COUNTY BANK	2	41,000	7	934,355	11	3,066,109	4	6,321,550	24	1.5	10,363,014	2.6
JPMORGAN CHASE BANK	6	182,000	31	3,123,795	13	3,587,750	0	0	50	3.1	6,893,545	1.7
LOANDEPOTCOM	0	0	7	950,570	3	718,942	0	0	10	0.6	1,669,512	0.4
MORTGAGE MASTERS	0	0	16	2,363,713	14	3,642,377	0	0	30	1.9	6,006,090	1.5
MUTUALBANK	5	114,400	12	1,113,733	3	937,000	0	0	20	1.3	2,165,133	0.5
OWEN COUNTY STATE BANK	6	170,000	20	2,434,460	7	2,232,615	8	6,787,683	41	2.6	11,624,758	2.9
OLD NATIONAL BANK	18	453,980	52	5,536,771	26	8,080,185	5	4,200,090	101	6.3	18,271,026	4.5
PRIMELENDING	0	0	12	1,731,668	6	1,521,273	0	0	18	1.1	3,252,941	0.8
PEOPLES STATE BANK	22	681,900	51	5,760,375	22	5,884,823	3	2,178,400	98	6.2	14,505,498	3.6
REGIONS BANK	5	94,578	2	217,000	0	0	0	0	7	0.4	311,578	0.1
REGIONS MORTGAGE	0	0	4	487,241	1	309,294	0	0	5	0.3	796,535	0.2
RUOFF MORTGAGE	0	0	107	14,699,015	63	17,845,513	2	1,652,380	172	10.8	34,196,908	8.5
UNITED STATES OF AMERICA	2	32,612	0	0	0	0	0	0	2	0.1	32,612	0
UNION SAVINGS BANK	0	0	12	1,582,628	2	622,500	0	0	14	0.9	2,205,128	0.5
WELLS FARGO BANK	0	0	3	322,400	4	1,263,200	1	577,500	8	0.5	2,163,100	0.5
All Others	47	1,054,335	214	27,483,394	102	28,785,614	27	105,090,108	390	24.5	162,413,451	40.2
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TOTALS	225	5,787,299	837	103,959,421	452	130,073,102	77	164,057,170	1591	100	403,876,992	100



Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during the month of May 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	2	313,200	6	1,629,474	0	0	8	1.7	1,942,674	1.4
BAXTER CREDIT UNION	2	69,000	2	246,000	2	540,903	0	0	6	1.3	855,903	0.6
BEDFORD FSB	0	0	0	0	1	203,000	0	0	1	0.2	203,000	0.1
BANK OF AMERICA	0	0	0	0	0	0	2	1,669,600	2	0.4	1,669,600	1.2
CRANE FEDERAL CREDIT UNION	1	25,000	1	108,000	0	0	0	0	2	0.4	133,000	0.1
FARM CREDIT MID AMERICA	0	0	1	93,600	0	0	0	0	1	0.2	93,600	0.1
FIRST FINANCIAL BANK	1	40,000	3	414,000	1	220,000	1	879,200	6	1.3	1,553,200	1.1
FREEDOM HOME MORTGAGE	0	0	1	122,379	1	211,765	0	0	2	0.4	334,144	0.2
FARMERS AND MECHANICS	1	40,739	0	0	0	0	0	0	1	0.2	40,739	0
FIFTH THIRD BANK	4	167,000	3	450,910	6	2,005,600	0	0	13	2.7	2,623,510	1.9
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FAIR WAY LENDING (GALLERY MTG)	0	0	4	565,400	3	890,533	0	0	7	1.5	1,455,933	1
GERMAN AMERICAN BANCORP	4	180,273	11	1,632,113	5	1,513,850	1	1,535,800	21	4.4	4,862,036	3.5
HOOSIER HILLS CREDIT UNION	1	42,000	0	0	3	837,500	0	0	4	0.8	879,500	0.6
HALLMARK HOME MTG	0	0	2	327,556	1	207,000	0	0	3	0.6	534,556	0.4
INDIANA UNIVERSITY CREDIT UNION	32	1,301,128	32	4,507,672	20	6,407,511	2	1,896,000	86	18.1	14,112,311	10.1
JACKSON COUNTY BANK	2	65,000	1	151,905	4	1,086,680	3	5,271,550	10	2.1	6,575,135	4.7
JPMORGAN CHASE BANK	3	107,500	3	314,100	6	1,664,925	0	0	12	2.5	2,086,525	1.5
LOANDEPOTCOM	0	0	1	130,240	1	200,000	0	0	2	0.4	330,240	0.2
MORTGAGE MASTERS	0	0	7	1,024,395	7	1,923,399	0	0	14	3	2,947,794	2.1
MUTUALBANK	5	157,900	3	345,385	2	552,000	0	0	10	2.1	1,055,285	0.8
OWEN COUNTY STATE BANK	2	110,050	8	1,207,978	3	957,460	0	0	13	2.7	2,275,488	1.6
OLD NATIONAL BANK	13	483,235	13	1,647,775	10	3,062,150	2	1,320,090	38	8	6,513,250	4.7
PRIMELENDING	0	0	4	628,715	1	265,821	0	0	5	1.1	894,536	0.6
PEOPLES STATE BANK	10	524,350	7	902,300	6	1,542,058	1	506,400	24	5.1	3,475,108	2.5
REGIONS BANK	4	77,278	0	0	0	0	0	0	4	0.8	77,278	0.1
REGIONS MORTGAGE	0	0	2	201,241	1	309,294	0	0	3	0.6	510,535	0.4
RUOFF MORTGAGE	0	0	32	4,516,597	22	6,279,047	2	1,652,380	56	11.8	12,448,024	8.9
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	2	331,300	0	0	0	0	2	0.4	331,300	0.2
WELLS FARGO BANK	0	0	0	0	0	0	0	0	0	0	0	0
All Others	20	552,700	53	6,922,455	34	10,209,769	11	51,068,185	118	24.9	68,753,109	49.3
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TOTALS	105	3,943,153	198	27,105,216	146	42,719,739	25	65,799,205	474	100	139,567,313	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	%
AMERICAN MTG SERVICE	0	0	12	1,884,812	9	2,359,529	1	560,000	22	1.4	4,804,341	1.2
BAXTER CREDIT UNION	4	129,000	6	838,675	6	1,764,753	0	0	16	1	2,732,428	0.7
BEDFORD FSB	0	0	2	381,911	6	1,528,600	0	0	8	0.5	1,910,511	0.5
BANK OF AMERICA	0	0	1	150,400	0	0	2	1,669,600	3	0.2	1,820,000	0.5
CRANE FEDERAL CREDIT UNION	4	132,000	2	231,000	0	0	0	0	6	0.4	363,000	0.1
FARM CREDIT MID AMERICA	1	50,000	2	238,009	0	0	1	679,000	4	0.3	967,009	0.2
FIRST FINANCIAL BANK	3	103,000	12	1,746,250	8	2,091,225	4	3,754,200	27	1.7	7,694,675	1.9
FREEDOM HOME MORTGAGE	0	0	5	632,864	2	442,133	0	0	7	0.4	1,074,997	0.3
FARMERS AND MECHANICS	3	114,739	0	0	0	0	0	0	3	0.2	114,739	0
FIFTH THIRD BANK	15	477,500	15	1,851,133	15	4,864,850	0	0	45	2.8	7,193,483	1.8
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FAIR WAY LENDING (GALLERY MTG)	1	70,000	17	2,315,836	11	2,989,414	0	0	29	1.8	5,375,250	1.3
GERMAN AMERICAN BANCORP	16	573,835	35	5,161,944	30	9,239,862	8	8,309,735	89	5.6	23,285,376	5.8
HOOSIER HILLS CREDIT UNION	3	167,520	7	983,000	5	1,379,030	2	1,205,500	17	1.1	3,735,050	0.9
HALLMARK HOME MTG	0	0	4	601,657	7	2,055,086	0	0	11	0.7	2,656,743	0.7
INDIANA UNIVERSITY CREDIT UNION	118	4,528,353	111	14,817,359	75	22,365,425	10	21,567,424	314	19.7	63,278,561	15.7
JACKSON COUNTY BANK	3	91,000	6	884,355	11	3,066,109	4	6,321,550	24	1.5	10,363,014	2.6
JPMORGAN CHASE BANK	18	909,000	19	2,396,795	13	3,587,750	0	0	50	3.1	6,893,545	1.7
LOANDEPOTCOM	0	0	7	950,570	3	718,942	0	0	10	0.6	1,669,512	0.4
MORTGAGE MASTERS	0	0	16	2,363,713	14	3,642,377	0	0	30	1.9	6,006,090	1.5
MUTUALBANK	11	469,448	6	758,685	3	937,000	0	0	20	1.3	2,165,133	0.5
OWEN COUNTY STATE BANK	12	486,050	14	2,118,410	7	2,232,615	8	6,787,683	41	2.6	11,624,758	2.9
OLD NATIONAL BANK	30	1,190,216	40	4,800,535	26	8,080,185	5	4,200,090	101	6.3	18,271,026	4.5
PRIMELENDING	1	68,000	11	1,663,668	6	1,521,273	0	0	18	1.1	3,252,941	0.8
PEOPLES STATE BANK	37	1,623,450	36	4,818,825	22	5,884,823	3	2,178,400	98	6.2	14,505,498	3.6
REGIONS BANK	5	94,578	2	217,000	0	0	0	0	7	0.4	311,578	0.1
REGIONS MORTGAGE	0	0	4	487,241	1	309,294	0	0	5	0.3	796,535	0.2
RUOFF MORTGAGE	8	513,710	99	14,185,305	63	17,845,513	2	1,652,380	172	10.8	34,196,908	8.5
UNITED STATES OF AMERICA	2	32,612	0	0	0	0	0	0	2	0.1	32,612	0
UNION SAVINGS BANK	0	0	12	1,582,628	2	622,500	0	0	14	0.9	2,205,128	0.5
WELLS FARGO BANK	0	0	3	322,400	4	1,263,200	1	577,500	8	0.5	2,163,100	0.5
All Others	67	2,324,066	194	26,213,663	100	27,811,263	29	106,064,459	390	24.5	162,413,451	40.2
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TOTALS	362	14,148,077	700	95,598,643	449	128,602,751	80	165,527,521	1591	100	403,876,992	100