



August 6, 2019

Refinance orders continue to be a rising percentage of our own book of business. And with interest rates seemingly more likely to fall than rise in the short term, I won't be surprised if this trend continues. Now is certainly a time to be paying attention to rates so that you will provide your clients with the best advice. It's also an opportunity to do a few more loans this time of year than in recent past years.

Sales transactions were identical in July and June at 272 each month. Through the end of July the sale market is off about four percent at 1523 transaction this year compared to 1587 transactions the first seven months of 2018. I will be watching that difference the next few months to see if the market regains some of its positive momentum.

I'm proud of our team. In July we helped 487 people buy, sell or refinance their homes. For the year we've helped 2884 people with their transactions. Our Closing Team provided seller side closing statements an average of 3.5 days prior to closing. Even with an increasing number of last minute closings, they still provide the seller side statement two or more days prior to closing in 84% of our transactions. Our Title Team issued commitments within five days for 90% of our transactions and averaged a four day turnaround time.

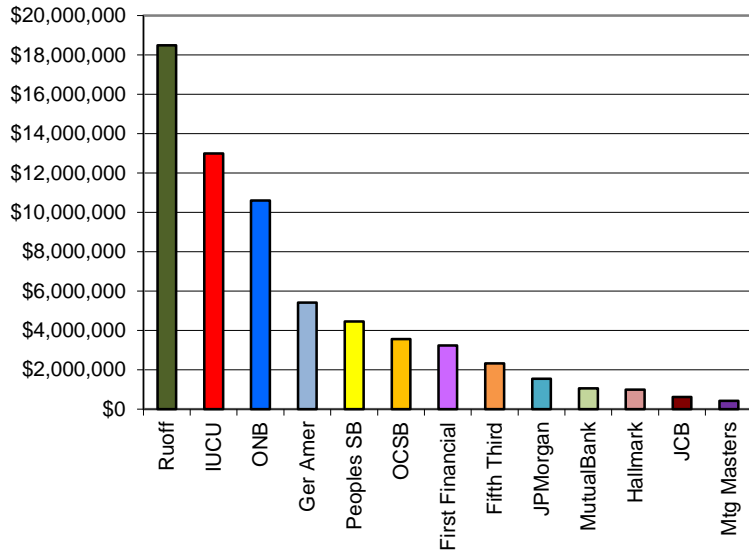
Enjoy the remaining summer!

~ John Bethell



People who care. Service you trust.

Dollars - July 2019

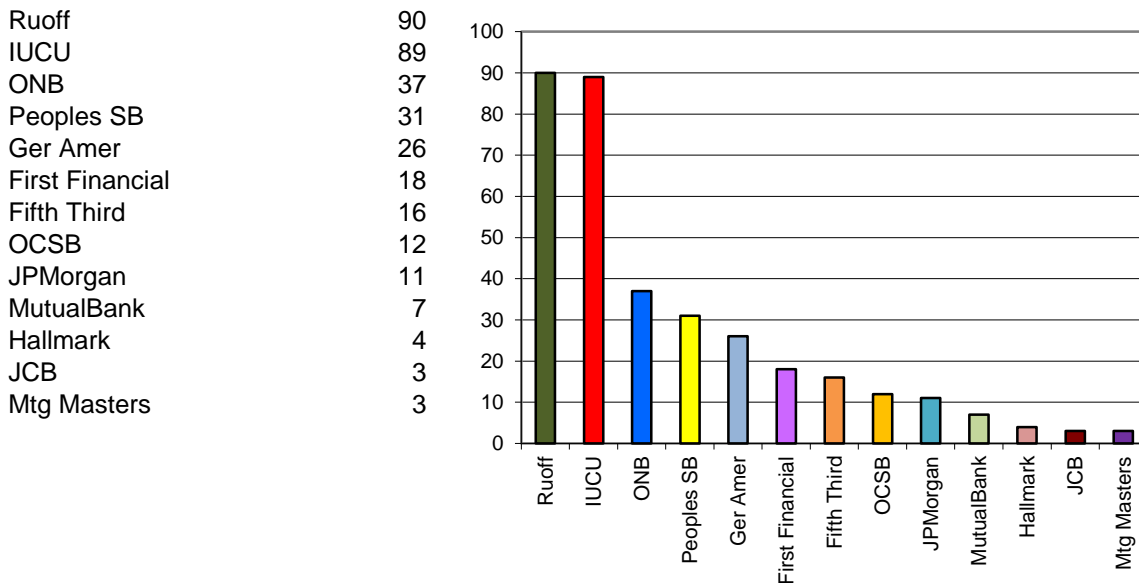


Residential and commercial property mortgages filed in Monroe County during July 2019.

Ruoff	18,492,163
IUCU	13,001,650
ONB	10,600,010
Ger Amer	5,423,551
Peoples SB	4,463,735
OCSB	3,567,099
First Financial	3,236,004
Fifth Third	2,328,000
JPMorgan	1,554,937
MutualBank	1,064,928
Hallmark	998,170
JCB	622,000
Mtg Masters	435,166

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 July 2019





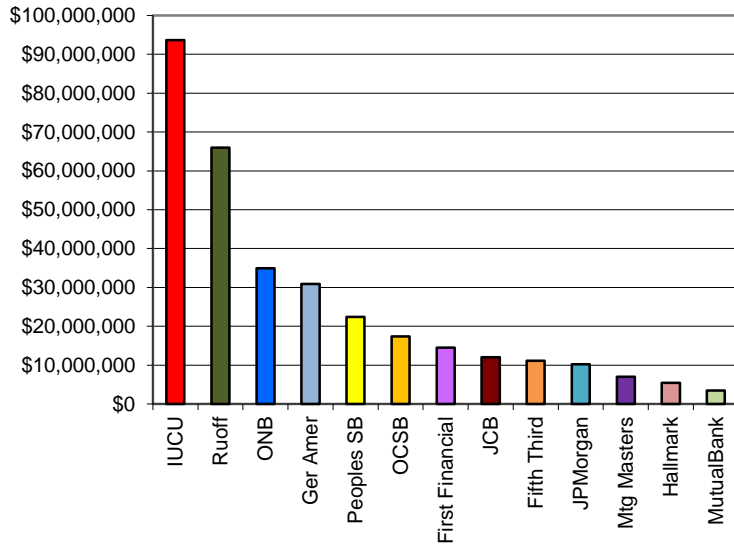
Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of July 2019.

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	6	820,074	8	2,722,065	0	0	14	2.6	3,542,139	3.4
BAXTER CREDIT UNION	1	30,000	1	50,000	0	0	0	0	2	0.4	80,000	0.1
BEDFORD FSB	0	0	2	207,000	2	445,420	0	0	4	0.7	652,420	0.6
BANK OF AMERICA	0	0	1	106,900	0	0	0	0	1	0.2	106,900	0.1
CRANE FEDERAL CREDIT UNION	1	45,000	2	155,000	0	0	0	0	3	0.6	200,000	0.2
FARM CREDIT MID AMERICA	0	0	2	217,266	1	390,000	0	0	3	0.6	607,266	0.6
FIRST FINANCIAL BANK	7	0	5	450,205	5	1,548,299	1	1,237,500	18	3.3	3,236,004	3.1
FREEDOM HOME MORTGAGE	0	0	4	619,077	1	449,573	0	0	5	0.9	1,068,650	1
FARMERS AND MECHANICS	0	0	1	113,000	0	0	0	0	1	0.2	113,000	0.1
FIFTH THIRD BANK	3	93,500	9	1,066,700	4	1,167,800	0	0	16	3	2,328,000	2.3
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FAIR WAY LENDING (GALLERY MTG)	0	0	4	535,815	4	975,520	0	0	8	1.5	1,511,335	1.5
GERMAN AMERICAN BANCORP	1	35,000	17	2,011,191	7	2,332,360	1	1,045,000	26	4.8	5,423,551	5.2
HOOSIER HILLS CREDIT UNION	1	20,000	0	0	1	280,000	1	540,000	3	0.6	840,000	0.8
HALLMARK HOME MTG	0	0	2	314,520	2	683,650	0	0	4	0.7	998,170	1
INDIANA UNIVERSITY CREDIT UNION	22	696,300	43	4,996,025	23	6,799,325	1	510,000	89	16.5	13,001,650	12.6
JACKSON COUNTY BANK	1	35,000	0	0	2	587,000	0	0	3	0.6	622,000	0.6
JPMORGAN CHASE BANK	1	25,000	7	669,087	3	860,850	0	0	11	2	1,554,937	1.5
LOANDEPOTCOM	0	0	3	410,688	1	372,000	0	0	4	0.7	782,688	0.8
MORTGAGE MASTERS	0	0	3	435,166	0	0	0	0	3	0.6	435,166	0.4
MUTUALBANK	0	0	5	639,928	2	425,000	0	0	7	1.3	1,064,928	1
OWEN COUNTY STATE BANK	2	86,000	3	503,682	6	2,023,017	1	954,400	12	2.2	3,567,099	3.5
OLD NATIONAL BANK	10	305,150	13	1,542,411	10	3,263,449	4	5,489,000	37	6.9	10,600,010	10.3
PRIMELENDING	0	0	1	161,600	3	758,720	0	0	4	0.7	920,320	0.9
PEOPLES STATE BANK	9	239,260	11	1,263,600	11	2,960,875	0	0	31	5.8	4,463,735	4.3
REGIONS BANK	1	19,000	2	180,000	1	249,000	0	0	4	0.7	448,000	0.4
REGIONS MORTGAGE	0	0	3	539,413	0	0	0	0	3	0.6	539,413	0.5
RUOFF MORTGAGE	0	0	56	8,168,986	34	10,323,177	0	0	90	16.7	18,492,163	17.9
UNITED STATES OF AMERICA	1	10,925	0	0	0	0	0	0	1	0.2	10,925	0
UNION SAVINGS BANK	0	0	5	728,411	0	0	0	0	5	0.9	728,411	0.7
WELLS FARGO BANK	1	30,000	2	201,950	1	251,133	0	0	4	0.7	483,083	0.5
All Others	15	156,977	56	7,311,060	47	14,345,133	4	3,116,620	122	22.7	24,929,790	24.1
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TOTALS	77	1,827,112	269	34,418,755	179	54,213,366	13	12,892,520	538	100	103,351,753	100



People who care. Service you trust.

Dollars - Year-to-Date through July 2019



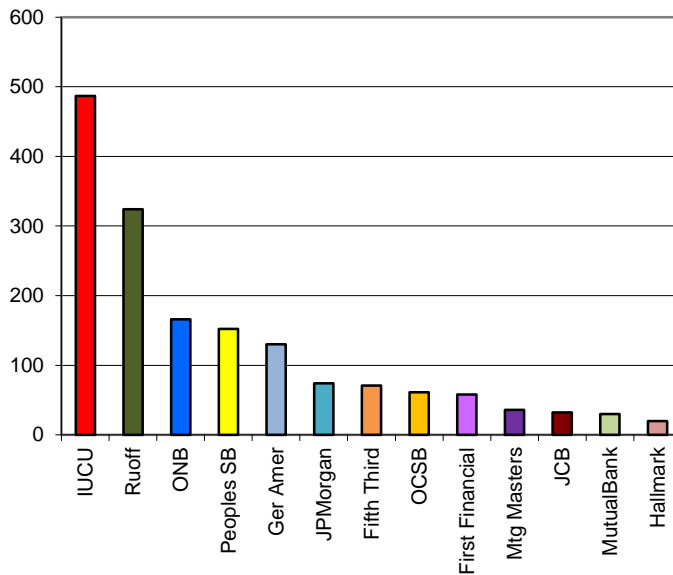
Residential and commercial property mortgages filed in Monroe County during 2019.

IUCU	93,629,813
Ruoff	65,955,407
ONB	34,937,489
Ger Amer	30,929,500
Peoples SB	22,412,922
OCSB	17,393,757
First Financial	14,530,890
JCB	12,069,489
Fifth Third	11,148,192
JPMorgan	10,241,545
Mtg Masters	6,965,150
Hallmark	5,400,063
MutualBank	3,492,541

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 July 2019

IUCU	487
Ruoff	324
ONB	166
Peoples SB	152
Ger Amer	130
JPMorgan	74
Fifth Third	71
OCSB	61
First Financial	58
Mtg Masters	36
JCB	32
MutualBank	30
Hallmark	20





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		Docs	Amount
AMERICAN MTG SERVICE	0	0	21	3,216,758	20	6,011,935	1	560,000	42	1.6	9,788,693	1.6	
BAXTER CREDIT UNION	7	223,000	9	1,236,055	12	3,581,423	0	0	28	1.1	5,040,478	0.8	
BEDFORD FSB	1	21,125	4	588,911	8	1,974,020	0	0	13	0.5	2,584,056	0.4	
BANK OF AMERICA	0	0	3	387,700	3	983,991	2	1,669,600	8	0.3	3,041,291	0.5	
CRANE FEDERAL CREDIT UNION	8	182,800	7	610,000	0	0	0	0	15	0.6	792,800	0.1	
FARM CREDIT MID AMERICA	1	34,356	5	505,275	1	390,000	1	679,000	8	0.3	1,608,631	0.3	
FIRST FINANCIAL BANK	13	162,656	25	3,232,510	13	3,639,524	7	7,496,200	58	2.3	14,530,890	2.4	
FREEDOM HOME MORTGAGE	0	0	9	1,251,941	4	1,162,264	0	0	13	0.5	2,414,205	0.4	
FARMERS AND MECHANICS	3	89,739	2	163,000	0	0	0	0	5	0.2	252,739	0	
FIFTH THIRD BANK	15	389,000	34	4,043,437	22	6,715,755	0	0	71	2.8	11,148,192	1.9	
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0	
FAIR WAY LENDING (GALLERY MTG)	0	0	28	3,908,616	17	4,727,634	0	0	45	1.8	8,636,250	1.4	
GERMAN AMERICAN BANCORP	14	307,402	65	8,443,568	42	12,823,795	9	9,354,735	130	5.1	30,929,500	5.2	
HOOSIER HILLS CREDIT UNION	3	101,000	14	1,769,220	7	1,879,030	3	1,745,500	27	1.1	5,494,750	0.9	
HALLMARK HOME MTG	0	0	6	916,177	14	4,483,886	0	0	20	0.8	5,400,063	0.9	
INDIANA UNIVERSITY CREDIT UNION	121	3,415,153	234	27,489,474	117	34,592,172	15	28,133,014	487	19	93,629,813	15.6	
JACKSON COUNTY BANK	3	76,000	10	1,384,830	15	4,287,109	4	6,321,550	32	1.3	12,069,489	2	
JPMORGAN CHASE BANK	8	232,000	47	4,684,970	19	5,324,575	0	0	74	2.9	10,241,545	1.7	
LOANDEPOTCOM	0	0	10	1,361,258	5	1,400,942	0	0	15	0.6	2,762,200	0.5	
MORTGAGE MASTERS	0	0	22	3,322,773	14	3,642,377	0	0	36	1.4	6,965,150	1.2	
MUTUALBANK	6	124,400	19	2,006,141	5	1,362,000	0	0	30	1.2	3,492,541	0.6	
OWEN COUNTY STATE BANK	9	278,000	25	3,118,142	17	5,327,532	10	8,670,083	61	2.4	17,393,757	2.9	
OLD NATIONAL BANK	29	784,130	82	9,240,438	43	13,378,159	12	11,534,762	166	6.5	34,937,489	5.8	
PRIMELENDING	0	0	18	2,513,632	11	2,888,542	0	0	29	1.1	5,402,174	0.9	
PEOPLES STATE BANK	35	1,046,260	76	8,638,205	37	9,830,057	4	2,898,400	152	5.9	22,412,922	3.7	
REGIONS BANK	6	113,578	5	478,000	1	249,000	0	0	12	0.5	840,578	0.1	
REGIONS MORTGAGE	0	0	8	1,111,654	1	309,294	0	0	9	0.4	1,420,948	0.2	
RUOFF MORTGAGE	0	0	195	27,363,361	126	36,389,666	3	2,202,380	324	12.7	65,955,407	11	
UNITED STATES OF AMERICA	4	55,537	0	0	0	0	0	0	4	0.2	55,537	0	
UNION SAVINGS BANK	0	0	20	2,682,289	2	622,500	0	0	22	0.9	3,304,789	0.6	
WELLS FARGO BANK	1	30,000	7	862,275	6	1,766,333	2	1,247,500	16	0.6	3,906,108	0.7	
All Others	67	1,273,087	315	40,724,888	190	54,426,377	33	117,584,228	605	23.7	214,008,580	35.6	
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TOTALS	354	8,939,223	1325	167,255,498	772	224,169,892	106	200,096,952	2557	100	600,461,565	100	



Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during the month of July 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	6	820,074	8	2,722,065	0	0	14	2.6	3,542,139	3.4
BAXTER CREDIT UNION	2	80,000	0	0	0	0	0	0	2	0.4	80,000	0.1
BEDFORD FSB	0	0	2	207,000	2	445,420	0	0	4	0.7	652,420	0.6
BANK OF AMERICA	0	0	1	106,900	0	0	0	0	1	0.2	106,900	0.1
CRANE FEDERAL CREDIT UNION	2	95,000	1	105,000	0	0	0	0	3	0.6	200,000	0.2
FARM CREDIT MID AMERICA	1	67,266	1	150,000	1	390,000	0	0	3	0.6	607,266	0.6
FIRST FINANCIAL BANK	8	68,000	4	382,205	5	1,548,299	1	1,237,500	18	3.3	3,236,004	3.1
FREEDOM HOME MORTGAGE	0	0	4	619,077	1	449,573	0	0	5	0.9	1,068,650	1
FARMERS AND MECHANICS	0	0	1	113,000	0	0	0	0	1	0.2	113,000	0.1
FIFTH THIRD BANK	5	200,500	7	959,700	4	1,167,800	0	0	16	3	2,328,000	2.3
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FAIR WAY LENDING (GALLERY MTG)	0	0	4	535,815	4	975,520	0	0	8	1.5	1,511,335	1.5
GERMAN AMERICAN BANCORP	3	139,000	15	1,907,191	7	2,332,360	1	1,045,000	26	4.8	5,423,551	5.2
HOOSIER HILLS CREDIT UNION	1	20,000	0	0	1	280,000	1	540,000	3	0.6	840,000	0.8
HALLMARK HOME MTG	0	0	2	314,520	2	683,650	0	0	4	0.7	998,170	1
INDIANA UNIVERSITY CREDIT UNION	30	1,179,200	35	4,513,125	23	6,799,325	1	510,000	89	16.5	13,001,650	12.6
JACKSON COUNTY BANK	1	35,000	0	0	2	587,000	0	0	3	0.6	622,000	0.6
JPMORGAN CHASE BANK	2	75,000	6	619,087	3	860,850	0	0	11	2	1,554,937	1.5
LOANDEPOTCOM	0	0	3	410,688	1	372,000	0	0	4	0.7	782,688	0.8
MORTGAGE MASTERS	0	0	3	435,166	0	0	0	0	3	0.6	435,166	0.4
MUTUALBANK	1	60,000	4	579,928	2	425,000	0	0	7	1.3	1,064,928	1
OWEN COUNTY STATE BANK	2	86,000	3	503,682	6	2,023,017	1	954,400	12	2.2	3,567,099	3.5
OLD NATIONAL BANK	12	405,150	11	1,442,411	10	3,263,449	4	5,489,000	37	6.9	10,600,010	10.3
PRIMELENDING	0	0	1	161,600	3	758,720	0	0	4	0.7	920,320	0.9
PEOPLES STATE BANK	13	509,260	7	993,600	11	2,960,875	0	0	31	5.8	4,463,735	4.3
REGIONS BANK	2	69,000	1	130,000	1	249,000	0	0	4	0.7	448,000	0.4
REGIONS MORTGAGE	0	0	3	539,413	0	0	0	0	3	0.6	539,413	0.5
RUOFF MORTGAGE	1	63,500	55	8,105,486	34	10,323,177	0	0	90	16.7	18,492,163	17.9
UNITED STATES OF AMERICA	1	10,925	0	0	0	0	0	0	1	0.2	10,925	0
UNION SAVINGS BANK	0	0	5	728,411	0	0	0	0	5	0.9	728,411	0.7
WELLS FARGO BANK	2	90,000	1	141,950	1	251,133	0	0	4	0.7	483,083	0.5
All Others	22	589,821	49	6,878,216	46	13,857,339	5	3,604,414	122	22.7	24,929,790	24.1
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TOTALS	111	3,842,622	235	32,403,245	178	53,725,572	14	13,380,314	538	100	103,351,753	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	%	Docs	%
AMERICAN MTG SERVICE	0	0	21	3,216,758	20	6,011,935	1	560,000	42	1.6	9,788,693	1.6
BAXTER CREDIT UNION	8	273,000	8	1,186,055	12	3,581,423	0	0	28	1.1	5,040,478	0.8
BEDFORD FSB	1	21,125	4	588,911	8	1,974,020	0	0	13	0.5	2,584,056	0.4
BANK OF AMERICA	0	0	3	387,700	3	983,991	2	1,669,600	8	0.3	3,041,291	0.5
CRANE FEDERAL CREDIT UNION	11	356,800	4	436,000	0	0	0	0	15	0.6	792,800	0.1
FARM CREDIT MID AMERICA	3	151,622	3	388,009	1	390,000	1	679,000	8	0.3	1,608,631	0.3
FIRST FINANCIAL BANK	15	280,656	23	3,114,510	13	3,639,524	7	7,496,200	58	2.3	14,530,890	2.4
FREEDOM HOME MORTGAGE	0	0	9	1,251,941	4	1,162,264	0	0	13	0.5	2,414,205	0.4
FARMERS AND MECHANICS	4	139,739	1	113,000	0	0	0	0	5	0.2	252,739	0
FIFTH THIRD BANK	22	793,000	27	3,639,437	22	6,715,755	0	0	71	2.8	11,148,192	1.9
FIFTH THIRD MORTGAGE	0	0	0	0	0	0	0	0	0	0	0	0
FAIR WAY LENDING (GALLERY MTG)	1	70,000	27	3,838,616	17	4,727,634	0	0	45	1.8	8,636,250	1.4
GERMAN AMERICAN BANCORP	22	788,335	57	7,962,635	42	12,823,795	9	9,354,735	130	5.1	30,929,500	5.2
HOOSIER HILLS CREDIT UNION	5	226,520	12	1,643,700	7	1,879,030	3	1,745,500	27	1.1	5,494,750	0.9
HALLMARK HOME MTG	0	0	6	916,177	14	4,483,886	0	0	20	0.8	5,400,063	0.9
INDIANA UNIVERSITY CREDIT UNION	173	6,543,853	182	24,360,774	116	34,096,172	16	28,629,014	487	19	93,629,813	15.6
JACKSON COUNTY BANK	4	126,000	9	1,334,830	15	4,287,109	4	6,321,550	32	1.3	12,069,489	2
JPMORGAN CHASE BANK	23	1,109,000	32	3,807,970	19	5,324,575	0	0	74	2.9	10,241,545	1.7
LOANDEPOTCOM	0	0	10	1,361,258	5	1,400,942	0	0	15	0.6	2,762,200	0.5
MORTGAGE MASTERS	0	0	22	3,322,773	14	3,642,377	0	0	36	1.4	6,965,150	1.2
MUTUALBANK	13	539,448	12	1,591,093	5	1,362,000	0	0	30	1.2	3,492,541	0.6
OWEN COUNTY STATE BANK	16	659,050	18	2,737,092	17	5,327,532	10	8,670,083	61	2.4	17,393,757	2.9
OLD NATIONAL BANK	46	1,795,366	65	8,229,202	43	13,378,159	12	11,534,762	166	6.5	34,937,489	5.8
PRIMELENDING	2	123,664	16	2,389,968	11	2,888,542	0	0	29	1.1	5,402,174	0.9
PEOPLES STATE BANK	58	2,498,030	53	7,186,435	37	9,830,057	4	2,898,400	152	5.9	22,412,922	3.7
REGIONS BANK	7	163,578	4	428,000	1	249,000	0	0	12	0.5	840,578	0.1
REGIONS MORTGAGE	0	0	8	1,111,654	1	309,294	0	0	9	0.4	1,420,948	0.2
RUOFF MORTGAGE	11	712,510	184	26,650,851	126	36,389,666	3	2,202,380	324	12.7	65,955,407	11
UNITED STATES OF AMERICA	4	55,537	0	0	0	0	0	0	4	0.2	55,537	0
UNION SAVINGS BANK	0	0	20	2,682,289	2	622,500	0	0	22	0.9	3,304,789	0.6
WELLS FARGO BANK	2	90,000	6	802,275	6	1,766,333	2	1,247,500	16	0.6	3,906,108	0.7
All Others	100	3,345,512	282	38,652,463	187	52,964,232	36	119,046,373	605	23.7	214,008,580	35.6
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TOTALS	551	20,862,345	1128	155,332,376	768	222,211,747	110	202,055,097	2557	100	600,461,565	100