



March 24, 2019

My, how quickly things can change.

As recently as two weeks ago, 2020 was shaping up to be a tremendous year. Now . . . the next few months will be challenging on many levels, both personal and professional, for most of us.

Anecdotally, the purchase market is showing signs of a significant slowdown. I'll be watching our order counts and new MLS data from the Realtors® for real numbers. The recent volatility of interest rates is adversely affecting refinance volume as well.

I am optimistic that both markets are only being delayed, not permanently changed.

If you are not receiving our frequent updates about how COVID-19 is affecting our closing protocols, please email customerservice@johnbttitle.com.

For now, we remain open and ready to help you and your clients.

Be smart. Be safe. We're all in this together.

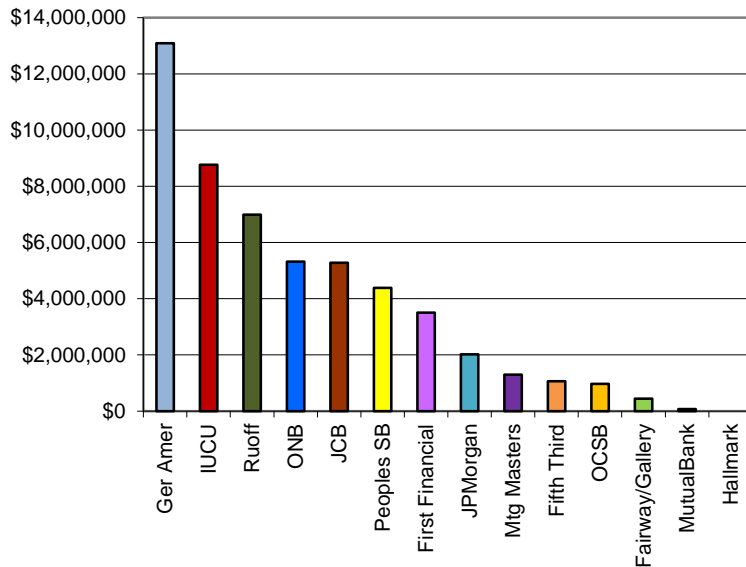
~ John Bethell



People who care. Service you trust.

Dollars - February 2020

Residential and commercial property mortgages filed in Monroe County during February 2020.

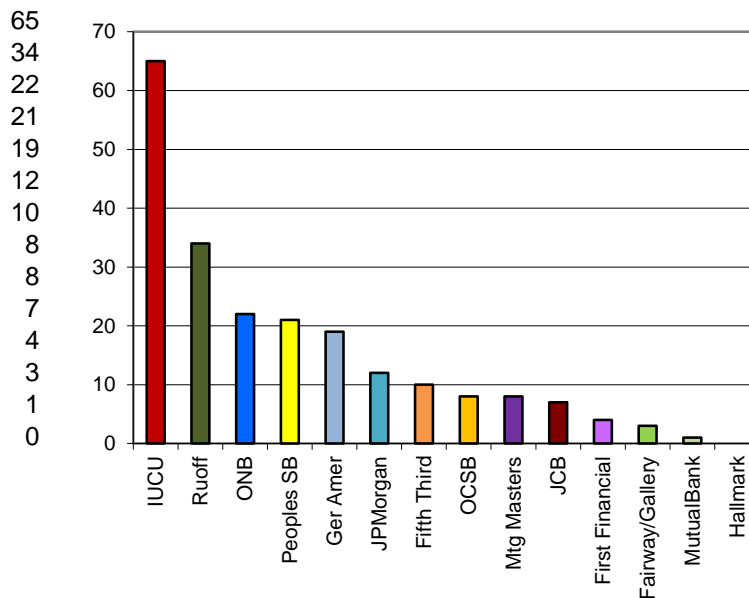


Ger Amer	13,089,406
IUCU	8,765,903
Ruoff	6,990,879
ONB	5,320,339
JCB	5,280,000
Peoples SB	4,386,438
First Financial	3,505,500
JPMorgan	2,021,812
Mtg Masters	1,299,082
Fifth Third	1,065,200
OCSB	971,527
Fairway/Gallery	445,018
MutualBank	75,000
Hallmark	0

Note- Charts & report do not include re-recordings, modifications, or those recorded without a property description.

Transactions February 2020

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





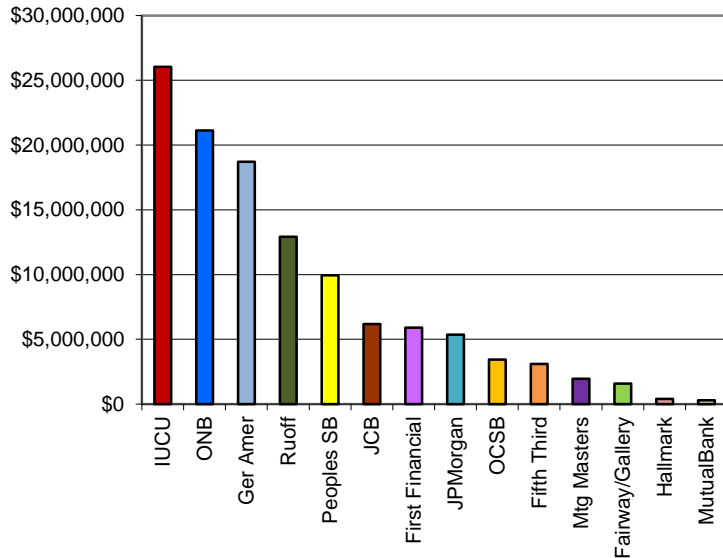
Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during the month of February 2020.

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	4	587,309	1	404,000	1	510,400	6	1.7	1,501,709	1.9
BAXTER CREDIT UNION	0	0	1	194,000	2	531,600	0	0	3	0.8	725,600	0.9
BEDFORD FSB	0	0	1	165,000	1	252,000	0	0	2	0.6	417,000	0.5
BANK OF AMERICA	0	0	0	0	1	440,000	0	0	1	0.3	440,000	0.6
CRANE FEDERAL CREDIT UNION	0	0	1	156,000	1	280,000	0	0	2	0.6	436,000	0.5
FARM CREDIT MID AMERICA	0	0	1	194,400	0	0	0	0	1	0.3	194,400	0.2
FIRST FINANCIAL BANK	0	0	1	115,000	0	0	3	3,390,500	4	1.1	3,505,500	4.4
FREEDOM HOME MORTGAGE	0	0	3	519,615	2	579,924	0	0	5	1.4	1,099,539	1.4
FARMERS AND MECHANICS	0	0	0	0	0	0	0	0	0	0	0	0
FIFTH THIRD BANK	2	50,800	7	758,400	1	256,000	0	0	10	2.8	1,065,200	1.3
FAIR WAY LENDING (GALLERY MTG)	0	0	2	241,818	1	203,200	0	0	3	0.8	445,018	0.6
GERMAN AMERICAN BANCORP	0	0	13	1,456,406	3	1,073,000	3	10,560,000	19	5.4	13,089,406	16.4
HOOSIER HILLS CREDIT UNION	0	0	1	91,200	0	0	0	0	1	0.3	91,200	0.1
HALLMARK HOME MTG	0	0	0	0	0	0	0	0	0	0	0	0
INDIANA UNIVERSITY CREDIT UNION	24	685,150	26	3,114,832	14	3,803,421	1	1,162,500	65	18.4	8,765,903	11
JACKSON COUNTY BANK	0	0	2	276,000	3	1,015,000	2	3,989,000	7	2	5,280,000	6.6
JPMORGAN CHASE BANK	0	0	8	969,840	4	1,051,972	0	0	12	3.4	2,021,812	2.5
LOANDEPOTCOM	0	0	3	443,835	2	577,600	0	0	5	1.4	1,021,435	1.3
MORTGAGE MASTERS	0	0	6	869,830	2	429,252	0	0	8	2.3	1,299,082	1.6
MUTUALBANK	0	0	1	75,000	0	0	0	0	1	0.3	75,000	0.1
OWEN COUNTY STATE BANK	2	31,500	5	698,027	1	242,000	0	0	8	2.3	971,527	1.2
OLD NATIONAL BANK	3	120,299	9	875,404	7	1,960,952	3	2,363,684	22	6.2	5,320,339	6.7
PRIMELENDING	0	0	1	151,200	1	211,755	0	0	2	0.6	362,955	0.5
PEOPLES STATE BANK	2	35,000	10	1,183,598	7	2,023,690	2	1,144,150	21	5.9	4,386,438	5.5
REGIONS BANK	0	0	0	0	0	0	0	0	0	0	0	0
REGIONS MORTGAGE	0	0	0	0	2	662,200	0	0	2	0.6	662,200	0.8
RUOFF MORTGAGE	0	0	19	2,819,244	15	4,171,635	0	0	34	9.6	6,990,879	8.8
UNITED STATES OF AMERICA	1	17,000	0	0	0	0	0	0	1	0.3	17,000	0
UNION SAVINGS BANK	0	0	7	811,150	1	209,200	0	0	8	2.3	1,020,350	1.3
WELLS FARGO BANK	0	0	1	133,500	1	212,000	0	0	2	0.6	345,500	0.4
All Others	12	147,952	55	7,787,520	30	9,265,818	2	1,035,534	99	28	18,236,824	22.9
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TOTALS	46	1,087,701	188	24,688,128	103	29,856,219	17	24,155,768	354	100	79,787,816	100



People who care. Service you trust.

Dollars - Year-to-Date through February 2020

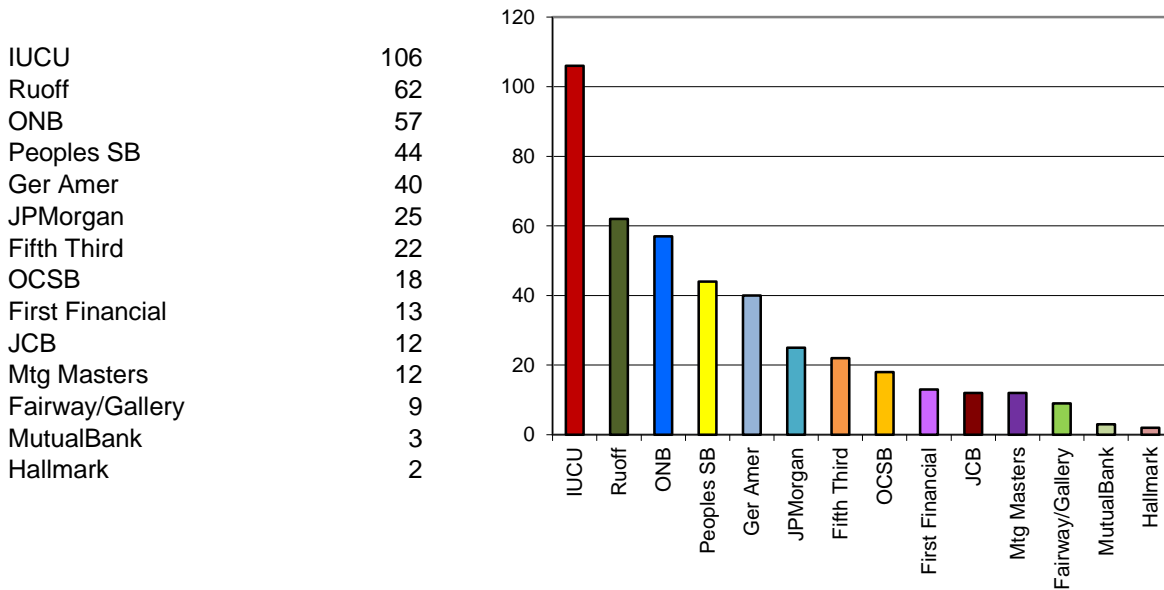


Residential and commercial property mortgages filed in Monroe County during 2020.

IUCU	26,040,651
ONB	21,126,939
Ger Amer	18,712,561
Ruoff	12,920,048
Peoples SB	9,946,200
JCB	6,182,500
First Financial	5,904,003
JPMorgan	5,361,751
OCSB	3,438,746
Fifth Third	3,100,190
Mtg Masters	1,956,817
Fairway/Gallery	1,584,500
Hallmark	402,473
MutualBank	296,000

Note- Charts & report do not include re-recordings, modifications, or those recorded without a property description.

Transactions - Year-to-Date through February 2020





Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during 2020.

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	8	1,178,224	5	1,527,025	1	510,400	14	2	3,215,649	1.6
BAXTER CREDIT UNION	0	0	1	194,000	3	951,600	0	0	4	0.6	1,145,600	0.6
BEDFORD FSB	0	0	1	165,000	3	910,500	0	0	4	0.6	1,075,500	0.5
BANK OF AMERICA	0	0	0	0	1	440,000	0	0	1	0.1	440,000	0.2
CRANE FEDERAL CREDIT UNION	0	0	1	156,000	2	550,000	0	0	3	0.4	706,000	0.4
FARM CREDIT MID AMERICA	0	0	1	194,400	0	0	0	0	1	0.1	194,400	0.1
FIRST FINANCIAL BANK	1	0	6	727,262	1	311,241	5	4,865,500	13	1.8	5,904,003	2.9
FREEDOM HOME MORTGAGE	0	0	11	1,645,843	6	1,533,118	0	0	17	2.4	3,178,961	1.6
FARMERS AND MECHANICS	0	0	0	0	0	0	0	0	0	0	0	0
FIFTH THIRD BANK	2	50,800	15	1,721,790	5	1,327,600	0	0	22	3.1	3,100,190	1.5
FAIR WAY LENDING (GALLERY MTG)	0	0	5	690,068	4	894,432	0	0	9	1.3	1,584,500	0.8
GERMAN AMERICAN BANCORP	4	107,000	21	2,523,626	8	2,427,480	7	13,654,455	40	5.6	18,712,561	9.3
HOOSIER HILLS CREDIT UNION	0	0	3	367,200	0	0	0	0	3	0.4	367,200	0.2
HALLMARK HOME MTG	0	0	1	179,746	1	222,727	0	0	2	0.3	402,473	0.2
INDIANA UNIVERSITY CREDIT UNION	35	982,475	44	5,010,207	23	6,812,421	4	13,235,548	106	14.9	26,040,651	12.9
JACKSON COUNTY BANK	1	36,500	3	402,000	6	1,755,000	2	3,989,000	12	1.7	6,182,500	3.1
JPMORGAN CHASE BANK	0	0	13	1,625,840	11	3,086,111	1	649,800	25	3.5	5,361,751	2.7
LOANDEPOTCOM	0	0	4	557,835	3	969,600	0	0	7	1	1,527,435	0.8
MORTGAGE MASTERS	0	0	10	1,527,565	2	429,252	0	0	12	1.7	1,956,817	1
MUTUALBANK	0	0	3	296,000	0	0	0	0	3	0.4	296,000	0.1
OWEN COUNTY STATE BANK	3	56,500	8	1,056,902	6	1,742,685	1	582,659	18	2.5	3,438,746	1.7
OLD NATIONAL BANK	9	308,897	25	2,855,556	15	4,308,802	8	13,653,684	57	8	21,126,939	10.5
PRIMELENDING	0	0	4	557,700	2	627,755	0	0	6	0.8	1,185,455	0.6
PEOPLES STATE BANK	6	152,200	21	2,317,460	11	3,179,890	6	4,296,650	44	6.2	9,946,200	4.9
REGIONS BANK	0	0	0	0	0	0	0	0	0	0	0	0
REGIONS MORTGAGE	0	0	1	69,350	2	662,200	0	0	3	0.4	731,550	0.4
RUOFF MORTGAGE	0	0	36	5,216,088	26	7,703,960	0	0	62	8.7	12,920,048	6.4
UNITED STATES OF AMERICA	1	17,000	0	0	0	0	0	0	1	0.1	17,000	0
UNION SAVINGS BANK	0	0	15	1,824,650	1	209,200	0	0	16	2.2	2,033,850	1
WELLS FARGO BANK	0	0	5	617,900	1	212,000	0	0	6	0.8	829,900	0.4
All Others	20	273,094	111	15,314,824	62	17,854,391	9	34,080,392	202	28.3	67,522,701	33.6
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TOTALS	82	1,984,466	377	48,993,036	210	60,648,990	44	89,518,088	713	100	201,144,580	100



Mortgage Report covering all mortgages on Monre County property, both residential and commercial, filed with the Monroe County Recorder during the month of February 2020.

Lender	0 to \$75,000		\$75,001 to \$199,999		\$200,000-\$510,400		\$510,401 & up		Total		Total	
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs	%	Amount	%
AMERICAN MTG SERVICE	0	0	4	587,309	2	914,400	0	0	6	1.7	1,501,709	1.9
BAXTER CREDIT UNION	0	0	1	194,000	2	531,600	0	0	3	0.8	725,600	0.9
BEDFORD FSB	0	0	1	165,000	1	252,000	0	0	2	0.6	417,000	0.5
BANK OF AMERICA	0	0	0	0	1	440,000	0	0	1	0.3	440,000	0.6
CRANE FEDERAL CREDIT UNION	0	0	1	156,000	1	280,000	0	0	2	0.6	436,000	0.5
FARM CREDIT MID AMERICA	0	0	1	194,400	0	0	0	0	1	0.3	194,400	0.2
FIRST FINANCIAL BANK	0	0	1	115,000	0	0	3	3,390,500	4	1.1	3,505,500	4.4
FREEDOM HOME MORTGAGE	0	0	3	519,615	2	579,924	0	0	5	1.4	1,099,539	1.4
FARMERS AND MECHANICS	0	0	0	0	0	0	0	0	0	0	0	0
FIFTH THIRD BANK	3	101,800	6	707,400	1	256,000	0	0	10	2.8	1,065,200	1.3
FAIR WAY LENDING (GALLERY MTG)	0	0	2	241,818	1	203,200	0	0	3	0.8	445,018	0.6
GERMAN AMERICAN BANCORP	3	194,332	10	1,262,074	3	1,073,000	3	10,560,000	19	5.4	13,089,406	16.4
HOOSIER HILLS CREDIT UNION	0	0	1	91,200	0	0	0	0	1	0.3	91,200	0.1
HALLMARK HOME MTG	0	0	0	0	0	0	0	0	0	0	0	0
INDIANA UNIVERSITY CREDIT UNION	28	915,150	22	2,884,832	14	3,803,421	1	1,162,500	65	18.4	8,765,903	11
JACKSON COUNTY BANK	0	0	2	276,000	3	1,015,000	2	3,989,000	7	2	5,280,000	6.6
JPMORGAN CHASE BANK	1	52,500	7	917,340	4	1,051,972	0	0	12	3.4	2,021,812	2.5
LOANDEPOTCOM	0	0	3	443,835	2	577,600	0	0	5	1.4	1,021,435	1.3
MORTGAGE MASTERS	0	0	6	869,830	2	429,252	0	0	8	2.3	1,299,082	1.6
MUTUALBANK	1	75,000	0	0	0	0	0	0	1	0.3	75,000	0.1
OWEN COUNTY STATE BANK	2	31,500	5	698,027	1	242,000	0	0	8	2.3	971,527	1.2
OLD NATIONAL BANK	6	300,038	6	695,665	7	1,960,952	3	2,363,684	22	6.2	5,320,339	6.7
PRIMELENDING	0	0	1	151,200	1	211,755	0	0	2	0.6	362,955	0.5
PEOPLES STATE BANK	3	92,200	9	1,126,398	8	2,534,090	1	633,750	21	5.9	4,386,438	5.5
REGIONS BANK	0	0	0	0	0	0	0	0	0	0	0	0
REGIONS MORTGAGE	0	0	0	0	2	662,200	0	0	2	0.6	662,200	0.8
RUOFF MORTGAGE	0	0	19	2,819,244	15	4,171,635	0	0	34	9.6	6,990,879	8.8
UNITED STATES OF AMERICA	1	17,000	0	0	0	0	0	0	1	0.3	17,000	0
UNION SAVINGS BANK	0	0	7	811,150	1	209,200	0	0	8	2.3	1,020,350	1.3
WELLS FARGO BANK	0	0	1	133,500	1	212,000	0	0	2	0.6	345,500	0.4
All Others	15	355,202	52	7,580,270	30	9,265,818	2	1,035,534	99	28	18,236,824	22.9
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TOTALS	63	2,134,722	171	23,641,107	105	30,877,019	15	23,134,968	354	100	79,787,816	100



Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during 2020.

Lender	0 to \$75,000		\$75,001 to \$199,999		\$200,000-\$510,400		\$510,401 & up		Total		Total	
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs	%	Amount	%
AMERICAN MTG SERVICE	0	0	8	1,178,224	6	2,037,425	0	0	14	2	3,215,649	1.6
BAXTER CREDIT UNION	0	0	1	194,000	3	951,600	0	0	4	0.6	1,145,600	0.6
BEDFORD FSB	0	0	1	165,000	3	910,500	0	0	4	0.6	1,075,500	0.5
BANK OF AMERICA	0	0	0	0	1	440,000	0	0	1	0.1	440,000	0.2
CRANE FEDERAL CREDIT UNION	0	0	1	156,000	2	550,000	0	0	3	0.4	706,000	0.4
FARM CREDIT MID AMERICA	0	0	1	194,400	0	0	0	0	1	0.1	194,400	0.1
FIRST FINANCIAL BANK	2	70,000	5	657,262	2	811,241	4	4,365,500	13	1.8	5,904,003	2.9
FREEDOM HOME MORTGAGE	0	0	11	1,645,843	6	1,533,118	0	0	17	2.4	3,178,961	1.6
FARMERS AND MECHANICS	0	0	0	0	0	0	0	0	0	0	0	0
FIFTH THIRD BANK	3	101,800	14	1,670,790	5	1,327,600	0	0	22	3.1	3,100,190	1.5
FAIR WAY LENDING (GALLERY MTG)	0	0	5	690,068	4	894,432	0	0	9	1.3	1,584,500	0.8
GERMAN AMERICAN BANCORP	8	351,332	17	2,279,294	10	3,442,480	5	12,639,455	40	5.6	18,712,561	9.3
HOOSIER HILLS CREDIT UNION	0	0	3	367,200	0	0	0	0	3	0.4	367,200	0.2
HALLMARK HOME MTG	0	0	1	179,746	1	222,727	0	0	2	0.3	402,473	0.2
INDIANA UNIVERSITY CREDIT UNION	44	1,545,075	35	4,447,607	23	6,812,421	4	13,235,548	106	14.9	26,040,651	12.9
JACKSON COUNTY BANK	1	36,500	3	402,000	6	1,755,000	2	3,989,000	12	1.7	6,182,500	3.1
JPMORGAN CHASE BANK	1	52,500	12	1,573,340	11	3,086,111	1	649,800	25	3.5	5,361,751	2.7
LOANDEPOTCOM	0	0	4	557,835	3	969,600	0	0	7	1	1,527,435	0.8
MORTGAGE MASTERS	0	0	10	1,527,565	2	429,252	0	0	12	1.7	1,956,817	1
MUTUALBANK	1	75,000	2	221,000	0	0	0	0	3	0.4	296,000	0.1
OWEN COUNTY STATE BANK	3	56,500	8	1,056,902	6	1,742,685	1	582,659	18	2.5	3,438,746	1.7
OLD NATIONAL BANK	14	595,895	20	2,568,558	15	4,308,802	8	13,653,684	57	8	21,126,939	10.5
PRIMELENDING	0	0	4	557,700	2	627,755	0	0	6	0.8	1,185,455	0.6
PEOPLES STATE BANK	10	411,600	17	2,058,060	12	3,690,290	5	3,786,250	44	6.2	9,946,200	4.9
REGIONS BANK	0	0	0	0	0	0	0	0	0	0	0	0
REGIONS MORTGAGE	1	69,350	0	0	2	662,200	0	0	3	0.4	731,550	0.4
RUOFF MORTGAGE	2	135,500	34	5,080,588	26	7,703,960	0	0	62	8.7	12,920,048	6.4
UNITED STATES OF AMERICA	1	17,000	0	0	0	0	0	0	1	0.1	17,000	0
UNION SAVINGS BANK	3	208,050	12	1,616,600	1	209,200	0	0	16	2.2	2,033,850	1
WELLS FARGO BANK	0	0	5	617,900	1	212,000	0	0	6	0.8	829,900	0.4
All Others	26	655,344	105	14,932,574	63	18,358,391	8	33,576,392	202	28.3	67,522,701	33.6
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TOTALS	120	4,381,446	339	46,596,056	216	63,688,790	38	86,478,288	713	100	201,144,580	100