



June 17, 2020

Mortgage transactions for the first five months of 2020 are up a whopping 62% over 2019 totals (1860 vs 1149 for mortgages securing loans between \$75K & \$510K). The refinancing increase is partially offset by the decline in purchase originations that showed up considerably in May.

I included a simple chart at the end of this month's report that shows recorded deeds through May, comparing this year and last. The decline in May deed recordings, which reflects market activity in the prior four to six weeks is stark.

In our own book of business, new purchases picked up starting in early May but are still well below normal. Since Indiana adopted Stage 4 of the Governor's COVID-19 reopening plan, we've seen another modest increase in new purchases.

The Monroe County Courthouse partially reopened with limited access earlier this week. We still have a few transactions that can not be completed without accessing their records. We're confident that towards the end of June, those orders will be completed.

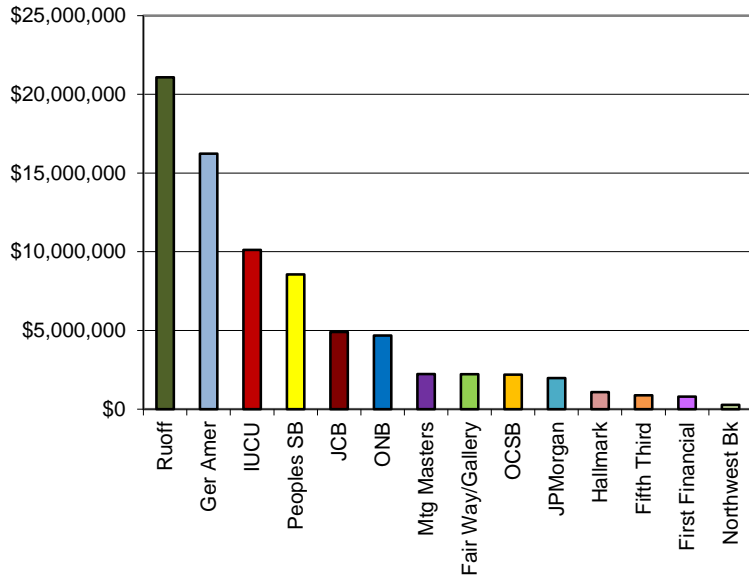
Thank you for your continued patience!

~ John Bethell



People who care. Service you trust.

Dollars - May 2020



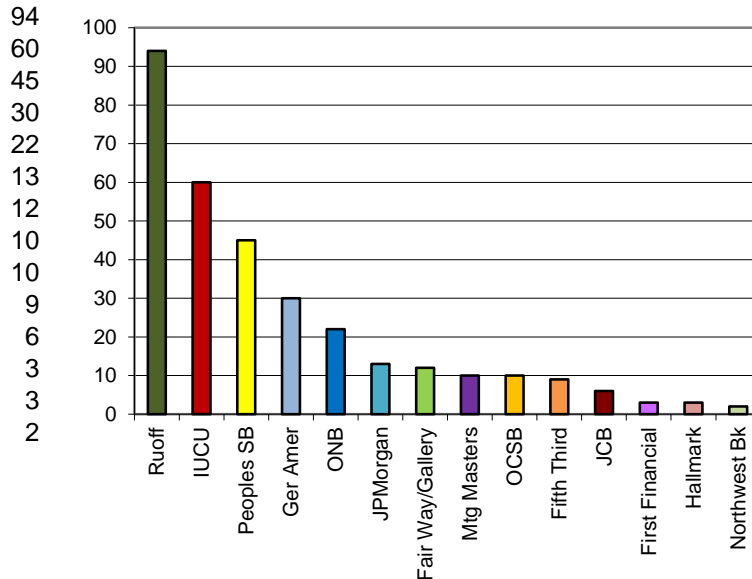
Residential and commercial property mortgages filed in Monroe County during May 2020.

Ruoff	21,082,040
Ger Amer	16,232,435
IUCU	10,118,475
Peoples SB	8,560,490
JCB	4,904,095
ONB	4,679,305
Mtg Masters	2,231,771
Fair Way/Gallery	2,222,168
OCSB	2,194,360
JPMorgan	1,976,137
Hallmark	1,083,758
Fifth Third	882,500
First Financial	797,800
Northwest Bk	275,000

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

Transactions May 2020

- Ruoff
- IUCU
- Peoples SB
- Ger Amer
- ONB
- JPMorgan
- Fair Way/Gallery
- Mtg Masters
- OCSB
- Fifth Third
- JCB
- First Financial
- Hallmark
- Northwest Bk





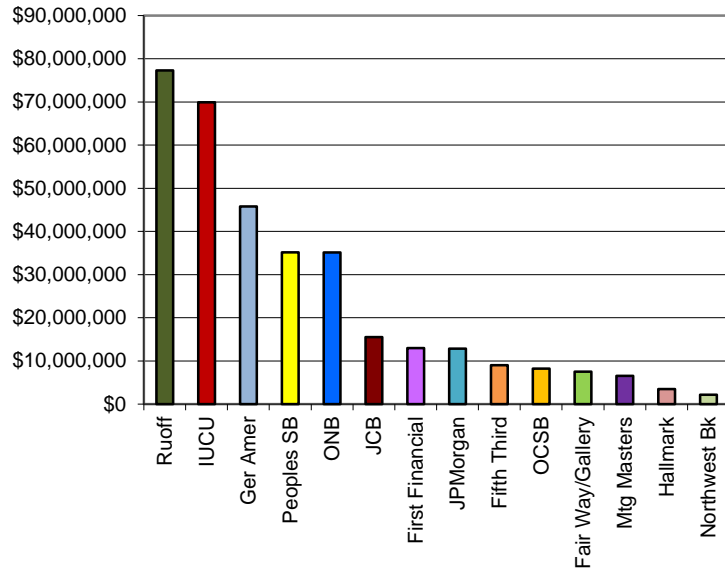
Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during the month of May 2020.

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		Docs	Amount
AMERICAN MTG SERVICE	0	0	3	439,957	7	1,743,930	0	0	10	1.8	2,183,887	1.5	
BAXTER CREDIT UNION	1	35,000	1	162,780	2	524,300	0	0	4	0.7	722,080	0.5	
BEDFORD FSB	1	25,500	2	341,500	5	1,473,000	0	0	8	1.5	1,840,000	1.3	
BANK OF AMERICA	0	0	0	0	1	350,000	0	0	1	0.2	350,000	0.2	
CRANE FEDERAL CREDIT UNION	4	115,000	4	444,343	3	1,030,447	1	500,000	12	2.2	2,089,790	1.4	
FARM CREDIT MID AMERICA	0	0	0	0	1	272,863	0	0	1	0.2	272,863	0.2	
FIRST FINANCIAL BANK	0	0	2	287,800	0	0	1	510,000	3	0.5	797,800	0.6	
FREEDOM HOME MORTGAGE	0	0	3	478,974	5	1,347,401	0	0	8	1.5	1,826,375	1.3	
FARMERS AND MECHANICS	1	30,000	2	224,000	3	898,000	0	0	6	1.1	1,152,000	0.8	
FIFTH THIRD BANK	3	102,100	5	572,400	1	208,000	0	0	9	1.6	882,500	0.6	
FAIR WAY LENDING (GALLERY MTG)	0	0	7	1,070,518	5	1,151,650	0	0	12	2.2	2,222,168	1.5	
GERMAN AMERICAN BANCORP	2	51,000	11	1,140,000	12	3,830,435	5	11,211,000	30	5.5	16,232,435	11.2	
HOOSIER HILLS CREDIT UNION	0	0	1	175,000	2	647,000	0	0	3	0.5	822,000	0.6	
HALLMARK HOME MTG	0	0	1	193,808	2	889,950	0	0	3	0.5	1,083,758	0.8	
INDIANA UNIVERSITY CREDIT UNION	13	381,000	33	4,234,800	11	2,984,675	3	2,518,000	60	11	10,118,475	7	
JACKSON COUNTY BANK	0	0	1	132,000	3	1,002,000	2	3,770,095	6	1.1	4,904,095	3.4	
JPMORGAN CHASE BANK	2	71,500	8	1,074,637	3	830,000	0	0	13	2.4	1,976,137	1.4	
LOANDEPOTCOM	0	0	2	265,549	2	481,400	0	0	4	0.7	746,949	0.5	
MORTGAGE MASTERS	0	0	4	675,214	6	1,556,557	0	0	10	1.8	2,231,771	1.5	
MUTUALBANK	0	0	0	0	1	240,000	0	0	1	0.2	240,000	0.2	
NORTHWEST BANK	1	35,000	0	0	0	0	0	0	1	0.2	35,000	0	
OWEN COUNTY STATE BANK	1	20,000	5	788,200	4	1,386,160	0	0	10	1.8	2,194,360	1.5	
OLD NATIONAL BANK	2	47,288	11	1,159,494	7	2,060,750	2	1,411,773	22	4	4,679,305	3.2	
PRIMELENDING	0	0	4	669,611	4	960,323	0	0	8	1.5	1,629,934	1.1	
PEOPLES STATE BANK	1	21,000	26	3,396,590	17	4,634,400	1	508,500	45	8.2	8,560,490	5.9	
REGIONS BANK	2	56,000	3	325,000	0	0	0	0	5	0.9	381,000	0.3	
REGIONS MORTGAGE	0	0	4	527,645	1	258,236	0	0	5	0.9	785,881	0.5	
RUOFF MORTGAGE	0	0	41	5,931,228	52	14,640,412	1	510,400	94	17.2	21,082,040	14.6	
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0	
UNION SAVINGS BANK	0	0	5	694,700	5	1,187,050	0	0	10	1.8	1,881,750	1.3	
WELLS FARGO BANK	0	0	1	50,000	0	0	1	8,400,000	2	0.4	8,450,000	5.9	
All Others	7	99,837	69	9,284,643	58	15,557,172	6	17,015,461	140	25.6	41,957,113	29.1	
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TOTALS	41	1,090,225	259	34,740,391	223	62,146,111	23	46,355,229	546	100	144,331,956	100	



People who care. Service you trust.

Dollars - Year-to-Date through May 2020



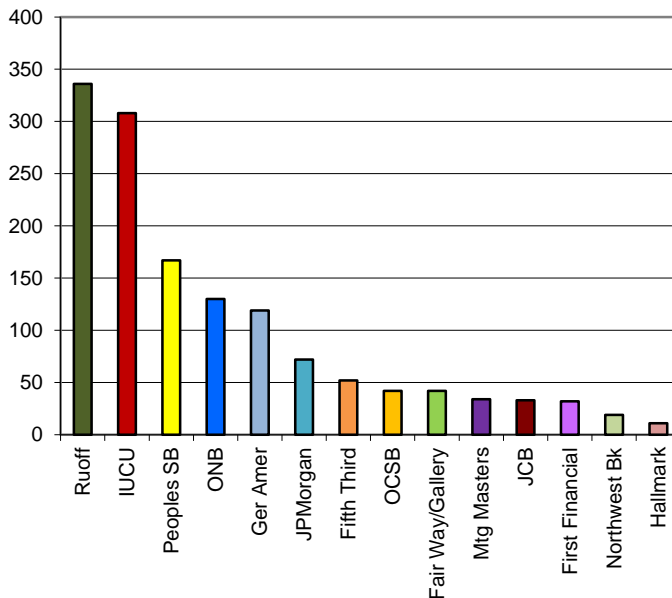
Residential and commercial property mortgages filed in Monroe County during 2020.

Ruoff	77,295,857
IUCU	69,912,828
Ger Amer	45,783,442
Peoples SB	35,152,061
ONB	35,129,314
JCB	15,522,388
First Financial	12,979,430
JPMorgan	12,847,813
Fifth Third	9,014,559
OCSB	8,221,086
Fair Way/Gallery	7,518,059
Mtg Masters	6,544,656
Hallmark	3,486,598
Northwest Bk	2,172,500

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

Transactions - Year-to-Date through May 2020

Ruoff	336
IUCU	308
Peoples SB	167
ONB	130
Ger Amer	119
JPMorgan	72
Fifth Third	52
OCSB	42
Fair Way/Gallery	42
Mtg Masters	34
JCB	33
First Financial	32
Northwest Bk	19
Hallmark	11





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		Docs	Amount
AMERICAN MTG SERVICE	0	0	33	5,075,785	23	6,423,705	1	510,400	57	2.5	12,009,890	1.7	
BAXTER CREDIT UNION	1	35,000	5	668,685	11	3,387,840	0	0	17	0.7	4,091,525	0.6	
BEDFORD FSB	1	25,500	5	861,200	12	3,587,800	0	0	18	0.8	4,474,500	0.6	
BANK OF AMERICA	0	0	2	327,700	4	1,500,000	0	0	6	0.3	1,827,700	0.3	
CRANE FEDERAL CREDIT UNION	5	145,000	7	795,343	7	2,030,447	1	500,000	20	0.9	3,470,790	0.5	
FARM CREDIT MID AMERICA	1	45,815	3	490,991	4	1,052,904	2	1,182,140	10	0.4	2,771,850	0.4	
FIRST FINANCIAL BANK	1	0	14	1,862,543	8	2,423,841	9	8,693,046	32	1.4	12,979,430	1.9	
FREEDOM HOME MORTGAGE	0	0	20	3,123,992	17	4,777,316	0	0	37	1.6	7,901,308	1.1	
FARMERS AND MECHANICS	1	30,000	2	224,000	4	1,198,000	0	0	7	0.3	1,452,000	0.2	
FIFTH THIRD BANK	7	207,181	30	3,263,244	12	3,372,688	3	2,171,446	52	2.3	9,014,559	1.3	
FAIR WAY LENDING (GALLERY MTG)	0	0	28	4,145,777	14	3,372,282	0	0	42	1.8	7,518,059	1.1	
GERMAN AMERICAN BANCORP	10	301,200	57	6,902,608	38	11,644,179	14	26,935,455	119	5.2	45,783,442	6.6	
HOOSIER HILLS CREDIT UNION	0	0	5	712,748	6	1,954,500	0	0	11	0.5	2,667,248	0.4	
HALLMARK HOME MTG	0	0	5	864,421	5	1,652,177	1	970,000	11	0.5	3,486,598	0.5	
INDIANA UNIVERSITY CREDIT UNION	68	1,957,575	161	20,060,071	63	18,107,885	16	29,787,297	308	13.5	69,912,828	10.1	
JACKSON COUNTY BANK	1	36,500	8	1,033,500	19	6,075,693	5	8,376,695	33	1.4	15,522,388	2.2	
JPMORGAN CHASE BANK	4	121,500	45	5,767,180	21	5,633,333	2	1,325,800	72	3.2	12,847,813	1.9	
LOANDEPOTCOM	0	0	7	1,000,384	6	1,652,000	0	0	13	0.6	2,652,384	0.4	
MORTGAGE MASTERS	0	0	22	3,433,742	12	3,110,914	0	0	34	1.5	6,544,656	0.9	
MUTUALBANK	2	69,000	9	890,500	4	964,000	0	0	15	0.7	1,923,500	0.3	
NORTHWEST BANK	2	50,000	2	199,000	0	0	0	0	4	0.2	249,000	0	
OWEN COUNTY STATE BANK	7	156,667	19	2,600,147	14	4,115,363	2	1,348,909	42	1.8	8,221,086	1.2	
OLD NATIONAL BANK	21	601,455	58	6,854,338	39	11,188,564	12	16,484,957	130	5.7	35,129,314	5.1	
PRIMELENDING	0	0	10	1,568,664	8	2,066,128	1	507,925	19	0.8	4,142,717	0.6	
PEOPLES STATE BANK	15	392,300	86	10,313,395	53	15,105,516	13	9,340,850	167	7.3	35,152,061	5.1	
REGIONS BANK	3	81,000	4	414,034	0	0	0	0	7	0.3	495,034	0.1	
REGIONS MORTGAGE	0	0	10	1,235,445	7	2,203,999	0	0	17	0.7	3,439,444	0.5	
RUOFF MORTGAGE	0	0	159	23,864,108	171	50,376,299	6	3,055,450	336	14.7	77,295,857	11.2	
UNITED STATES OF AMERICA	1	17,000	0	0	0	0	0	0	1	0	17,000	0	
UNION SAVINGS BANK	0	0	37	4,763,006	12	3,004,990	0	0	49	2.2	7,767,996	1.1	
WELLS FARGO BANK	0	0	10	1,191,900	2	604,326	1	8,400,000	13	0.6	10,196,226	1.5	
All Others	51	735,683	296	40,810,393	207	59,468,064	25	178,867,853	579	25.4	279,881,993	40.5	
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TOTALS	202	5,008,376	1159	155,318,844	803	232,054,753	114	298,458,223	2278	100	690,840,196	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 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	1	67,500	2	372,457	7	1,743,930	0	0	10	1.8	2,183,887	1.5
BAXTER CREDIT UNION	1	35,000	1	162,780	2	524,300	0	0	4	0.7	722,080	0.5
BEDFORD FSB	1	25,500	2	341,500	5	1,473,000	0	0	8	1.5	1,840,000	1.3
BANK OF AMERICA	0	0	0	0	1	350,000	0	0	1	0.2	350,000	0.2
CRANE FEDERAL CREDIT UNION	5	174,343	3	385,000	4	1,530,447	0	0	12	2.2	2,089,790	1.4
FARM CREDIT MID AMERICA	0	0	0	0	1	272,863	0	0	1	0.2	272,863	0.2
FIRST FINANCIAL BANK	0	0	2	287,800	1	510,000	0	0	3	0.5	797,800	0.6
FREEDOM HOME MORTGAGE	0	0	3	478,974	5	1,347,401	0	0	8	1.5	1,826,375	1.3
FARMERS AND MECHANICS	1	30,000	2	224,000	3	898,000	0	0	6	1.1	1,152,000	0.8
FIFTH THIRD BANK	5	248,600	3	425,900	1	208,000	0	0	9	1.6	882,500	0.6
FAIR WAY LENDING (GALLERY MTG)	0	0	7	1,070,518	5	1,151,650	0	0	12	2.2	2,222,168	1.5
GERMAN AMERICAN BANCORP	6	264,000	7	927,000	12	3,830,435	5	11,211,000	30	5.5	16,232,435	11.2
HOOSIER HILLS CREDIT UNION	0	0	1	175,000	2	647,000	0	0	3	0.5	822,000	0.6
HALLMARK HOME MTG	0	0	1	193,808	2	889,950	0	0	3	0.5	1,083,758	0.8
INDIANA UNIVERSITY CREDIT UNION	21	841,400	25	3,774,400	11	2,984,675	3	2,518,000	60	11	10,118,475	7
JACKSON COUNTY BANK	0	0	1	132,000	4	1,502,000	1	3,270,095	6	1.1	4,904,095	3.4
JPMORGAN CHASE BANK	3	121,500	7	1,024,637	3	830,000	0	0	13	2.4	1,976,137	1.4
LOANDEPOTCOM	0	0	2	265,549	2	481,400	0	0	4	0.7	746,949	0.5
MORTGAGE MASTERS	0	0	4	675,214	6	1,556,557	0	0	10	1.8	2,231,771	1.5
MUTUALBANK	0	0	0	0	1	240,000	0	0	1	0.2	240,000	0.2
NORTHWEST BANK	1	35,000	0	0	0	0	0	0	1	0.2	35,000	0
OWEN COUNTY STATE BANK	1	20,000	5	788,200	4	1,386,160	0	0	10	1.8	2,194,360	1.5
OLD NATIONAL BANK	5	224,909	8	981,873	7	2,060,750	2	1,411,773	22	4	4,679,305	3.2
PRIMELENDING	0	0	4	669,611	4	960,323	0	0	8	1.5	1,629,934	1.1
PEOPLES STATE BANK	3	146,560	24	3,271,030	18	5,142,900	0	0	45	8.2	8,560,490	5.9
REGIONS BANK	3	106,000	2	275,000	0	0	0	0	5	0.9	381,000	0.3
REGIONS MORTGAGE	0	0	4	527,645	1	258,236	0	0	5	0.9	785,881	0.5
RUOFF MORTGAGE	2	110,000	39	5,821,228	53	15,150,812	0	0	94	17.2	21,082,040	14.6
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	5	694,700	5	1,187,050	0	0	10	1.8	1,881,750	1.3
WELLS FARGO BANK	1	50,000	0	0	0	0	1	8,400,000	2	0.4	8,450,000	5.9
All Others	13	465,937	63	8,918,543	58	15,557,172	6	17,015,461	140	25.6	41,957,113	29.1
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TOTALS	73	2,966,249	227	32,864,367	228	64,675,011	18	43,826,329	546	100	144,331,956	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	1	67,500	32	5,008,285	24	6,934,105	0	0	57	2.5	12,009,890	1.7
BAXTER CREDIT UNION	2	95,000	4	608,685	11	3,387,840	0	0	17	0.7	4,091,525	0.6
BEDFORD FSB	1	25,500	5	861,200	12	3,587,800	0	0	18	0.8	4,474,500	0.6
BANK OF AMERICA	0	0	2	327,700	4	1,500,000	0	0	6	0.3	1,827,700	0.3
CRANE FEDERAL CREDIT UNION	6	204,343	6	736,000	8	2,530,447	0	0	20	0.9	3,470,790	0.5
FARM CREDIT MID AMERICA	1	45,815	3	490,991	4	1,052,904	2	1,182,140	10	0.4	2,771,850	0.4
FIRST FINANCIAL BANK	3	127,000	12	1,735,543	10	3,433,841	7	7,683,046	32	1.4	12,979,430	1.9
FREEDOM HOME MORTGAGE	0	0	20	3,123,992	17	4,777,316	0	0	37	1.6	7,901,308	1.1
FARMERS AND MECHANICS	1	30,000	2	224,000	4	1,198,000	0	0	7	0.3	1,452,000	0.2
FIFTH THIRD BANK	12	512,981	25	2,957,444	12	3,372,688	3	2,171,446	52	2.3	9,014,559	1.3
FAIR WAY LENDING (GALLERY MTG)	0	0	28	4,145,777	14	3,372,282	0	0	42	1.8	7,518,059	1.1
GERMAN AMERICAN BANCORP	22	999,032	45	6,204,776	41	13,169,179	11	25,410,455	119	5.2	45,783,442	6.6
HOOSIER HILLS CREDIT UNION	0	0	5	712,748	6	1,954,500	0	0	11	0.5	2,667,248	0.4
HALLMARK HOME MTG	0	0	5	864,421	5	1,652,177	1	970,000	11	0.5	3,486,598	0.5
INDIANA UNIVERSITY CREDIT UNION	103	4,144,575	126	17,873,071	65	19,112,885	14	28,782,297	308	13.5	69,912,828	10.1
JACKSON COUNTY BANK	2	96,500	7	973,500	20	6,575,693	4	7,876,695	33	1.4	15,522,388	2.2
JPMORGAN CHASE BANK	8	363,542	41	5,525,138	21	5,633,333	2	1,325,800	72	3.2	12,847,813	1.9
LOANDEPOTCOM	0	0	7	1,000,384	6	1,652,000	0	0	13	0.6	2,652,384	0.4
MORTGAGE MASTERS	0	0	22	3,433,742	12	3,110,914	0	0	34	1.5	6,544,656	0.9
MUTUALBANK	5	255,750	6	703,750	4	964,000	0	0	15	0.7	1,923,500	0.3
NORTHWEST BANK	3	125,000	1	124,000	0	0	0	0	4	0.2	249,000	0
OWEN COUNTY STATE BANK	8	228,667	18	2,528,147	14	4,115,363	2	1,348,909	42	1.8	8,221,086	1.2
OLD NATIONAL BANK	30	1,135,811	49	6,319,982	39	11,188,564	12	16,484,957	130	5.7	35,129,314	5.1
PRIMELENDING	0	0	10	1,568,664	9	2,574,053	0	0	19	0.8	4,142,717	0.6
PEOPLES STATE BANK	29	1,265,260	72	9,440,435	56	16,634,816	10	7,811,550	167	7.3	35,152,061	5.1
REGIONS BANK	4	131,000	3	364,034	0	0	0	0	7	0.3	495,034	0.1
REGIONS MORTGAGE	1	69,350	9	1,166,095	7	2,203,999	0	0	17	0.7	3,439,444	0.5
RUOFF MORTGAGE	7	434,925	152	23,429,183	176	52,917,899	1	513,850	336	14.7	77,295,857	11.2
UNITED STATES OF AMERICA	1	17,000	0	0	0	0	0	0	1	0	17,000	0
UNION SAVINGS BANK	4	279,100	33	4,483,906	12	3,004,990	0	0	49	2.2	7,767,996	1.1
WELLS FARGO BANK	1	50,000	9	1,141,900	2	604,326	1	8,400,000	13	0.6	10,196,226	1.5
All Others	69	1,848,661	278	39,697,415	208	59,972,064	24	178,363,853	579	25.4	279,881,993	40.5
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
TOTALS	324	12,552,312	1037	147,774,908	823	242,187,978	94	288,324,998	2278	100	690,840,196	100

