



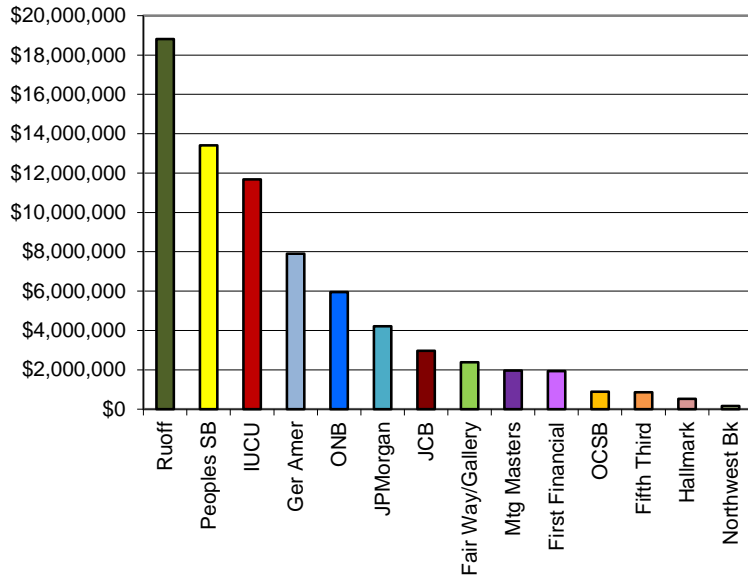
People who care. Service you trust.

I'm currently taking time away from the business and will return in early August. I'll resume my commentary next month.

Be Smart. Be Safe.

~ John Bethell

Dollars - June 2020



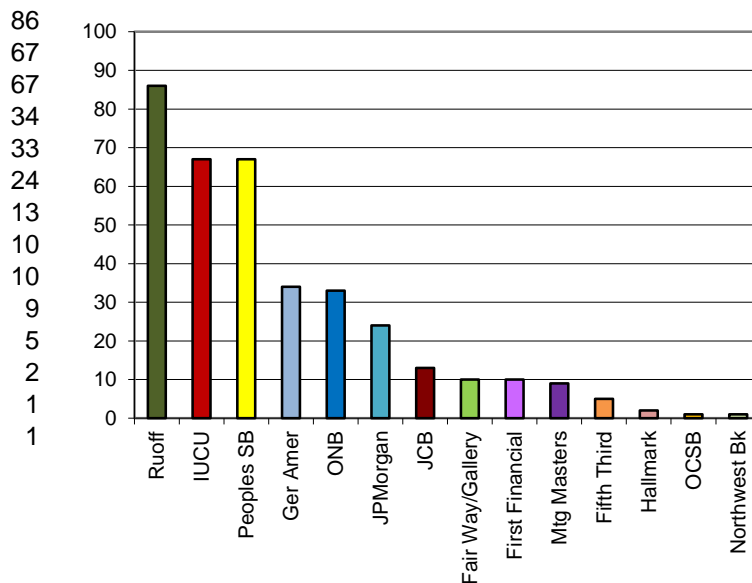
Residential and commercial property mortgages filed in Monroe County during June 2020.

Ruoff	18,810,897
Peoples SB	13,407,998
IUCU	11,678,288
Ger Amer	7,901,750
ONB	5,951,103
JPMorgan	4,213,836
JCB	2,967,700
Fair Way/Gallery	2,384,670
Mtg Masters	1,963,249
First Financial	1,934,359
OCSB	887,436
Fifth Third	860,220
Hallmark	525,800
Northwest Bk	162,000

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

Transactions June 2020

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





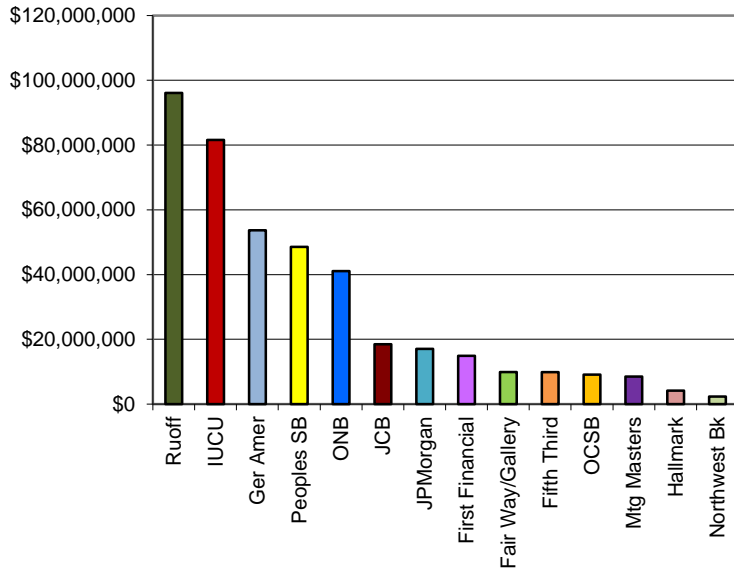
Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during the month of June 2020.

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	5	661,797	5	1,283,350	0	0	10	1.6	1,945,147	1.4	
BAXTER CREDIT UNION	0	0	1	50,000	4	877,099	0	0	5	0.8	927,099	0.7	
BEDFORD FSB	0	0	3	347,750	6	1,891,000	0	0	9	1.4	2,238,750	1.6	
BANK OF AMERICA	0	0	2	345,000	2	578,000	0	0	4	0.6	923,000	0.7	
CRANE FEDERAL CREDIT UNION	3	70,000	0	0	1	218,000	0	0	4	0.6	288,000	0.2	
FARM CREDIT MID AMERICA	0	0	3	224,657	0	0	0	0	3	0.5	224,657	0.2	
FIRST FINANCIAL BANK	0	0	6	750,159	4	1,184,200	0	0	10	1.6	1,934,359	1.4	
FREEDOM HOME MORTGAGE	0	0	6	623,193	4	1,118,251	0	0	10	1.6	1,741,444	1.3	
FARMERS AND MECHANICS	0	0	5	670,200	3	1,249,200	0	0	8	1.3	1,919,400	1.4	
FIFTH THIRD BANK	0	0	4	580,220	1	280,000	0	0	5	0.8	860,220	0.6	
FAIR WAY LENDING (GALLERY MTG)	0	0	4	615,960	6	1,768,710	0	0	10	1.6	2,384,670	1.7	
GERMAN AMERICAN BANCORP	3	53,700	11	1,300,142	19	5,797,908	1	750,000	34	5.3	7,901,750	5.7	
HOOSIER HILLS CREDIT UNION	0	0	1	195,000	1	274,400	0	0	2	0.3	469,400	0.3	
HALLMARK HOME MTG	0	0	0	0	2	525,800	0	0	2	0.3	525,800	0.4	
INDIANA UNIVERSITY CREDIT UNION	5	146,000	42	5,243,995	18	5,251,293	2	1,037,000	67	10.5	11,678,288	8.4	
JACKSON COUNTY BANK	0	0	6	715,100	7	2,252,600	0	0	13	2	2,967,700	2.1	
JPMORGAN CHASE BANK	0	0	16	2,106,983	8	2,106,853	0	0	24	3.8	4,213,836	3	
LOANDEPOTCOM	0	0	0	0	0	0	0	0	0	0	0	0	
MORTGAGE MASTERS	0	0	4	752,419	5	1,210,830	0	0	9	1.4	1,963,249	1.4	
MUTUALBANK	0	0	0	0	0	0	0	0	0	0	0	0	
NORTHWEST BANK	0	0	1	162,000	0	0	0	0	1	0.2	162,000	0.1	
OWEN COUNTY STATE BANK	0	0	0	0	0	0	1	887,436	1	0.2	887,436	0.6	
OLD NATIONAL BANK	4	87,000	20	2,179,657	6	1,827,446	3	1,857,000	33	5.2	5,951,103	4.3	
PRIMELENDING	0	0	5	706,126	4	1,196,500	0	0	9	1.4	1,902,626	1.4	
PEOPLES STATE BANK	5	182,500	38	4,692,491	21	6,393,507	3	2,139,500	67	10.5	13,407,998	9.7	
REGIONS BANK	0	0	1	56,195	0	0	0	0	1	0.2	56,195	0	
REGIONS MORTGAGE	0	0	2	239,500	2	598,000	1	716,000	5	0.8	1,553,500	1.1	
RUOFF MORTGAGE	0	0	43	6,447,171	42	11,853,326	1	510,400	86	13.4	18,810,897	13.6	
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0	
UNION SAVINGS BANK	0	0	7	1,034,700	2	589,000	0	0	9	1.4	1,623,700	1.2	
WELLS FARGO BANK	0	0	3	493,375	1	205,000	0	0	4	0.6	698,375	0.5	
All Others	13	269,448	99	13,151,044	77	21,076,913	6	13,996,233	195	30.5	48,493,638	35	
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	
TOTALS	33	808,648	338	44,344,834	251	71,607,186	18	21,893,569	640	100	138,654,237	100	



People who care. Service you trust.

Dollars - Year-to-Date through June 2020



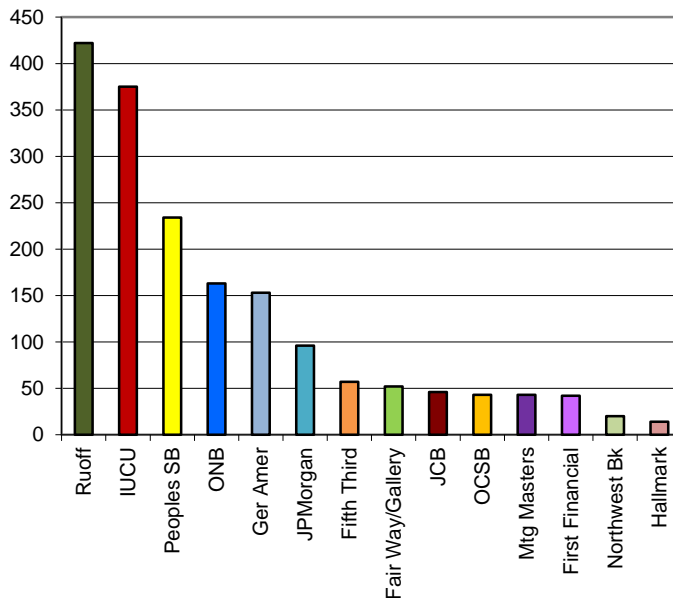
Residential and commercial property mortgages filed in Monroe County during 2020.

Ruoff	96,106,754
IUCU	81,591,116
Ger Amer	53,685,192
Peoples SB	48,560,059
ONB	41,080,417
JCB	18,490,088
JPMorgan	17,061,649
First Financial	14,913,789
Fair Way/Gallery	9,902,729
Fifth Third	9,874,779
OCSB	9,108,522
Mtg Masters	8,507,905
Hallmark	4,164,398
Northwest Bk	2,334,500

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 June 2020

Ruoff	422
IUCU	375
Peoples SB	234
ONB	163
Ger Amer	153
JPMorgan	96
Fifth Third	57
Fair Way/Gallery	52
JCB	46
OCSB	43
Mtg Masters	43
First Financial	42
Northwest Bk	20
Hallmark	14





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	38	5,737,582	28	7,707,055	1	510,400	67	2.3	13,955,037	1.7	
BAXTER CREDIT UNION	1	35,000	6	718,685	15	4,264,939	0	0	22	0.8	5,018,624	0.6	
BEDFORD FSB	1	25,500	8	1,208,950	18	5,478,800	0	0	27	0.9	6,713,250	0.8	
BANK OF AMERICA	0	0	4	672,700	6	2,078,000	0	0	10	0.3	2,750,700	0.3	
CRANE FEDERAL CREDIT UNION	8	215,000	7	795,343	8	2,248,447	1	500,000	24	0.8	3,758,790	0.5	
FARM CREDIT MID AMERICA	1	45,815	6	715,648	4	1,052,904	2	1,182,140	13	0.4	2,996,507	0.4	
FIRST FINANCIAL BANK	1	0	20	2,612,702	12	3,608,041	9	8,693,046	42	1.4	14,913,789	1.8	
FREEDOM HOME MORTGAGE	0	0	26	3,747,185	21	5,895,567	0	0	47	1.6	9,642,752	1.2	
FARMERS AND MECHANICS	1	30,000	7	894,200	7	2,447,200	0	0	15	0.5	3,371,400	0.4	
FIFTH THIRD BANK	7	207,181	34	3,843,464	13	3,652,688	3	2,171,446	57	2	9,874,779	1.2	
FAIR WAY LENDING (GALLERY MTG)	0	0	32	4,761,737	20	5,140,992	0	0	52	1.8	9,902,729	1.2	
GERMAN AMERICAN BANCORP	13	354,900	68	8,202,750	57	17,442,087	15	27,685,455	153	5.2	53,685,192	6.5	
HOOSIER HILLS CREDIT UNION	0	0	5	755,748	7	2,228,900	0	0	12	0.4	2,984,648	0.4	
HALLMARK HOME MTG	0	0	6	1,016,421	7	2,177,977	1	970,000	14	0.5	4,164,398	0.5	
INDIANA UNIVERSITY CREDIT UNION	73	2,103,575	203	25,304,066	81	23,359,178	18	30,824,297	375	12.9	81,591,116	9.8	
JACKSON COUNTY BANK	1	36,500	14	1,748,600	26	8,328,293	5	8,376,695	46	1.6	18,490,088	2.2	
JPMORGAN CHASE BANK	4	121,500	61	7,874,163	29	7,740,186	2	1,325,800	96	3.3	17,061,649	2.1	
LOANDEPOTCOM	0	0	7	1,000,384	6	1,652,000	0	0	13	0.4	2,652,384	0.3	
MORTGAGE MASTERS	0	0	26	4,186,161	17	4,321,744	0	0	43	1.5	8,507,905	1	
MUTUALBANK	2	69,000	9	890,500	4	964,000	0	0	15	0.5	1,923,500	0.2	
NORTHWEST BANK	2	50,000	3	361,000	0	0	0	0	5	0.2	411,000	0	
OWEN COUNTY STATE BANK	7	156,667	19	2,600,147	14	4,115,363	3	2,236,345	43	1.5	9,108,522	1.1	
OLD NATIONAL BANK	25	688,455	78	9,033,995	45	13,016,010	15	18,341,957	163	5.6	41,080,417	5	
PRIMELENDING	0	0	15	2,274,790	12	3,262,628	1	507,925	28	1	6,045,343	0.7	
PEOPLES STATE BANK	20	574,800	124	15,005,886	74	21,499,023	16	11,480,350	234	8	48,560,059	5.9	
REGIONS BANK	3	81,000	5	470,229	0	0	0	0	8	0.3	551,229	0.1	
REGIONS MORTGAGE	0	0	12	1,474,945	9	2,801,999	1	716,000	22	0.8	4,992,944	0.6	
RUOFF MORTGAGE	0	0	202	30,311,279	213	62,229,625	7	3,565,850	422	14.5	96,106,754	11.6	
UNITED STATES OF AMERICA	1	17,000	0	0	0	0	0	0	1	0	17,000	0	
UNION SAVINGS BANK	0	0	44	5,797,706	14	3,593,990	0	0	58	2	9,391,696	1.1	
WELLS FARGO BANK	0	0	13	1,685,275	3	809,326	1	8,400,000	17	0.6	10,894,601	1.3	
All Others	64	1,005,131	395	53,961,437	284	80,544,977	31	192,864,086	774	26.5	328,375,631	39.6	
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TOTALS	235	5,817,024	1497	199,663,678	1054	303,661,939	132	320,351,792	2918	100	829,494,433	100	



Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during the month of June 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	5	661,797	5	1,283,350	0	0	10	1.6	1,945,147	1.4
BAXTER CREDIT UNION	1	50,000	0	0	4	877,099	0	0	5	0.8	927,099	0.7
BEDFORD FSB	0	0	3	347,750	6	1,891,000	0	0	9	1.4	2,238,750	1.6
BANK OF AMERICA	0	0	2	345,000	2	578,000	0	0	4	0.6	923,000	0.7
CRANE FEDERAL CREDIT UNION	3	70,000	0	0	1	218,000	0	0	4	0.6	288,000	0.2
FARM CREDIT MID AMERICA	1	50,692	2	173,965	0	0	0	0	3	0.5	224,657	0.2
FIRST FINANCIAL BANK	2	111,959	4	638,200	4	1,184,200	0	0	10	1.6	1,934,359	1.4
FREEDOM HOME MORTGAGE	0	0	6	623,193	4	1,118,251	0	0	10	1.6	1,741,444	1.3
FARMERS AND MECHANICS	1	73,200	4	597,000	3	1,249,200	0	0	8	1.3	1,919,400	1.4
FIFTH THIRD BANK	0	0	4	580,220	1	280,000	0	0	5	0.8	860,220	0.6
FAIR WAY LENDING (GALLERY MTG)	0	0	4	615,960	6	1,768,710	0	0	10	1.6	2,384,670	1.7
GERMAN AMERICAN BANCORP	6	224,700	8	1,129,142	19	5,797,908	1	750,000	34	5.3	7,901,750	5.7
HOOSIER HILLS CREDIT UNION	0	0	1	195,000	1	274,400	0	0	2	0.3	469,400	0.3
HALLMARK HOME MTG	0	0	0	0	2	525,800	0	0	2	0.3	525,800	0.4
INDIANA UNIVERSITY CREDIT UNION	8	319,000	39	5,070,995	19	5,759,293	1	529,000	67	10.5	11,678,288	8.4
JACKSON COUNTY BANK	0	0	6	715,100	7	2,252,600	0	0	13	2	2,967,700	2.1
JPMORGAN CHASE BANK	4	229,400	12	1,877,583	8	2,106,853	0	0	24	3.8	4,213,836	3
LOANDEPOTCOM	0	0	0	0	0	0	0	0	0	0	0	0
MORTGAGE MASTERS	0	0	4	752,419	5	1,210,830	0	0	9	1.4	1,963,249	1.4
MUTUALBANK	0	0	0	0	0	0	0	0	0	0	0	0
NORTHWEST BANK	0	0	1	162,000	0	0	0	0	1	0.2	162,000	0.1
OWEN COUNTY STATE BANK	0	0	0	0	0	0	1	887,436	1	0.2	887,436	0.6
OLD NATIONAL BANK	8	343,957	16	1,922,700	6	1,827,446	3	1,857,000	33	5.2	5,951,103	4.3
PRIMELENDING	0	0	5	706,126	4	1,196,500	0	0	9	1.4	1,902,626	1.4
PEOPLES STATE BANK	11	551,302	32	4,323,689	22	6,893,507	2	1,639,500	67	10.5	13,407,998	9.7
REGIONS BANK	1	56,195	0	0	0	0	0	0	1	0.2	56,195	0
REGIONS MORTGAGE	1	52,000	1	187,500	2	598,000	1	716,000	5	0.8	1,553,500	1.1
RUOFF MORTGAGE	0	0	43	6,447,171	43	12,363,726	0	0	86	13.4	18,810,897	13.6
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	7	1,034,700	2	589,000	0	0	9	1.4	1,623,700	1.2
WELLS FARGO BANK	0	0	3	493,375	1	205,000	0	0	4	0.6	698,375	0.5
All Others	20	704,655	92	12,715,837	78	21,586,913	5	13,486,233	195	30.5	48,493,638	35
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TOTALS	67	2,837,060	304	42,316,422	255	73,635,586	14	19,865,169	640	100	138,654,237	100

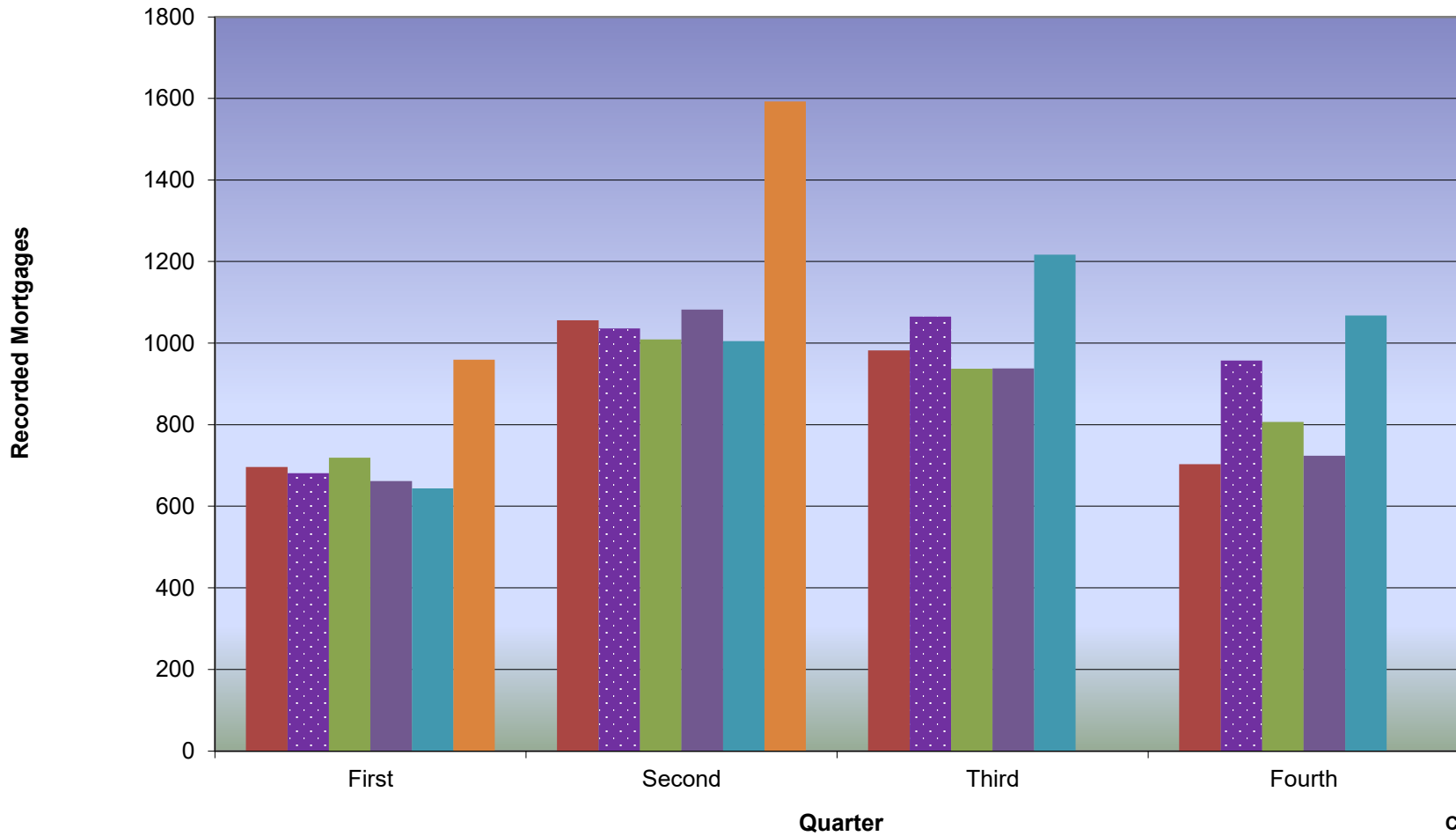


Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during 2020.

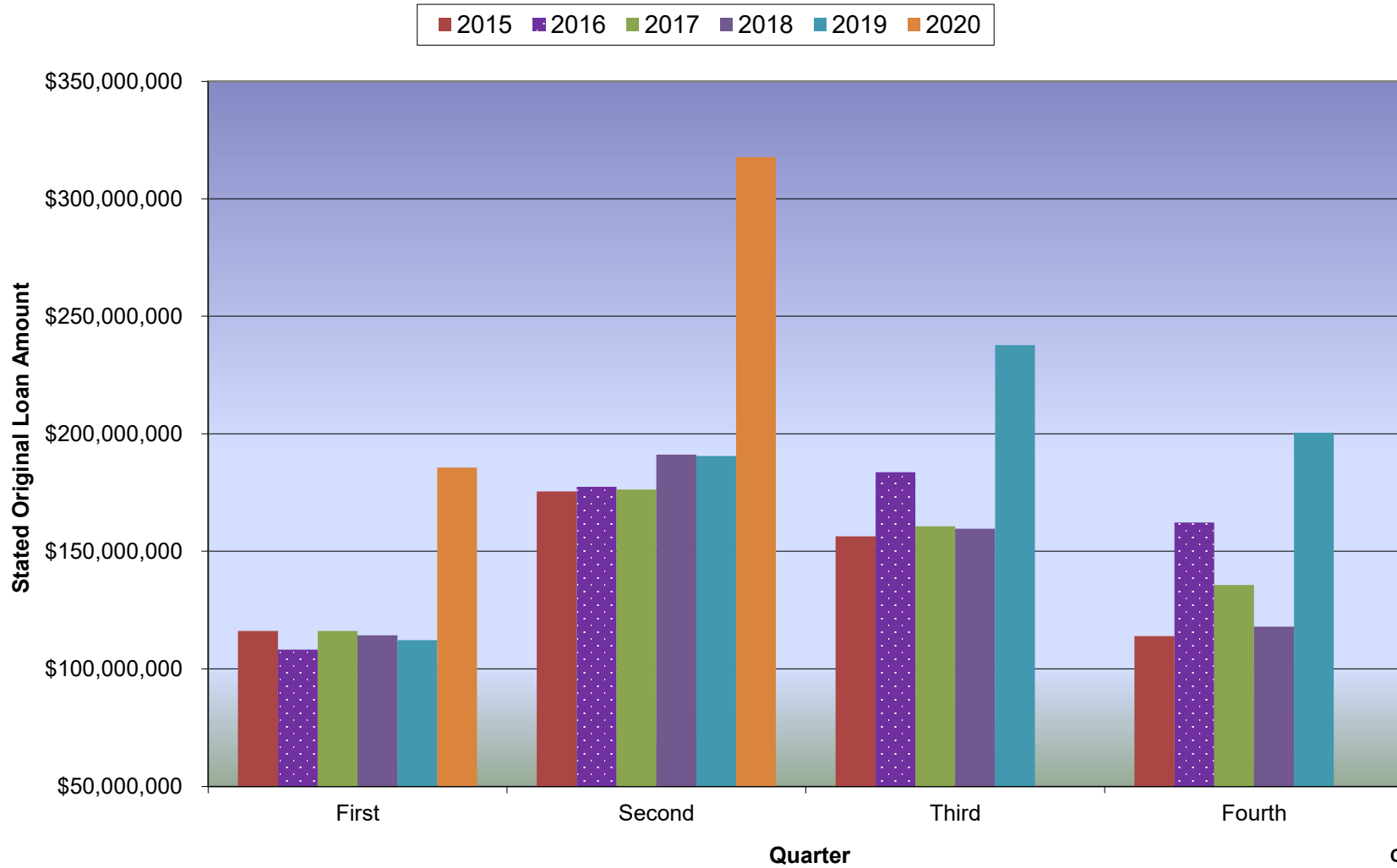
Lender	\$0 to \$75,000		\$75,001 to \$199,999		\$200,000-\$510,400		\$510,401 & up		Total		Total	
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs	%	Docs	Amount
AMERICAN MTG SERVICE	1	67,500	37	5,670,082	29	8,217,455	0	0	67	2.3	13,955,037	1.7
BAXTER CREDIT UNION	3	145,000	4	608,685	15	4,264,939	0	0	22	0.8	5,018,624	0.6
BEDFORD FSB	1	25,500	8	1,208,950	18	5,478,800	0	0	27	0.9	6,713,250	0.8
BANK OF AMERICA	0	0	4	672,700	6	2,078,000	0	0	10	0.3	2,750,700	0.3
CRANE FEDERAL CREDIT UNION	9	274,343	6	736,000	9	2,748,447	0	0	24	0.8	3,758,790	0.5
FARM CREDIT MID AMERICA	2	96,507	5	664,956	4	1,052,904	2	1,182,140	13	0.4	2,996,507	0.4
FIRST FINANCIAL BANK	5	238,959	16	2,373,743	14	4,618,041	7	7,683,046	42	1.4	14,913,789	1.8
FREEDOM HOME MORTGAGE	0	0	26	3,747,185	21	5,895,567	0	0	47	1.6	9,642,752	1.2
FARMERS AND MECHANICS	2	103,200	6	821,000	7	2,447,200	0	0	15	0.5	3,371,400	0.4
FIFTH THIRD BANK	12	512,981	29	3,537,664	13	3,652,688	3	2,171,446	57	2	9,874,779	1.2
FAIR WAY LENDING (GALLERY MTG)	0	0	32	4,761,737	20	5,140,992	0	0	52	1.8	9,902,729	1.2
GERMAN AMERICAN BANCORP	28	1,223,732	53	7,333,918	60	18,967,087	12	26,160,455	153	5.2	53,685,192	6.5
HOOSIER HILLS CREDIT UNION	0	0	5	755,748	7	2,228,900	0	0	12	0.4	2,984,648	0.4
HALLMARK HOME MTG	0	0	6	1,016,421	7	2,177,977	1	970,000	14	0.5	4,164,398	0.5
INDIANA UNIVERSITY CREDIT UNION	111	4,463,575	165	22,944,066	84	24,872,178	15	29,311,297	375	12.9	81,591,116	9.8
JACKSON COUNTY BANK	2	96,500	13	1,688,600	27	8,828,293	4	7,876,695	46	1.6	18,490,088	2.2
JPMORGAN CHASE BANK	12	592,942	53	7,402,721	29	7,740,186	2	1,325,800	96	3.3	17,061,649	2.1
LOANDEPOTCOM	0	0	7	1,000,384	6	1,652,000	0	0	13	0.4	2,652,384	0.3
MORTGAGE MASTERS	0	0	26	4,186,161	17	4,321,744	0	0	43	1.5	8,507,905	1
MUTUALBANK	5	255,750	6	703,750	4	964,000	0	0	15	0.5	1,923,500	0.2
NORTHWEST BANK	3	125,000	2	286,000	0	0	0	0	5	0.2	411,000	0
OWEN COUNTY STATE BANK	8	228,667	18	2,528,147	14	4,115,363	3	2,236,345	43	1.5	9,108,522	1.1
OLD NATIONAL BANK	38	1,479,768	65	8,242,682	45	13,016,010	15	18,341,957	163	5.6	41,080,417	5
PRIMELENDING	0	0	15	2,274,790	13	3,770,553	0	0	28	1	6,045,343	0.7
PEOPLES STATE BANK	40	1,816,562	104	13,764,124	78	23,528,323	12	9,451,050	234	8	48,560,059	5.9
REGIONS BANK	5	187,195	3	364,034	0	0	0	0	8	0.3	551,229	0.1
REGIONS MORTGAGE	2	121,350	10	1,353,595	9	2,801,999	1	716,000	22	0.8	4,992,944	0.6
RUOFF MORTGAGE	7	434,925	195	29,876,354	219	65,281,625	1	513,850	422	14.5	96,106,754	11.6
UNITED STATES OF AMERICA	1	17,000	0	0	0	0	0	0	1	0	17,000	0
UNION SAVINGS BANK	4	279,100	40	5,518,606	14	3,593,990	0	0	58	2	9,391,696	1.1
WELLS FARGO BANK	1	50,000	12	1,635,275	3	809,326	1	8,400,000	17	0.6	10,894,601	1.3
All Others	89	2,553,316	370	52,413,252	286	81,558,977	29	191,850,086	774	26.5	328,375,631	39.6
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TOTALS	391	15,389,372	1341	190,091,330	1078	315,823,564	108	308,190,167	2918	100	829,494,433	100

Mortgages 2015- 2020 by Quarter \$50K to \$500K

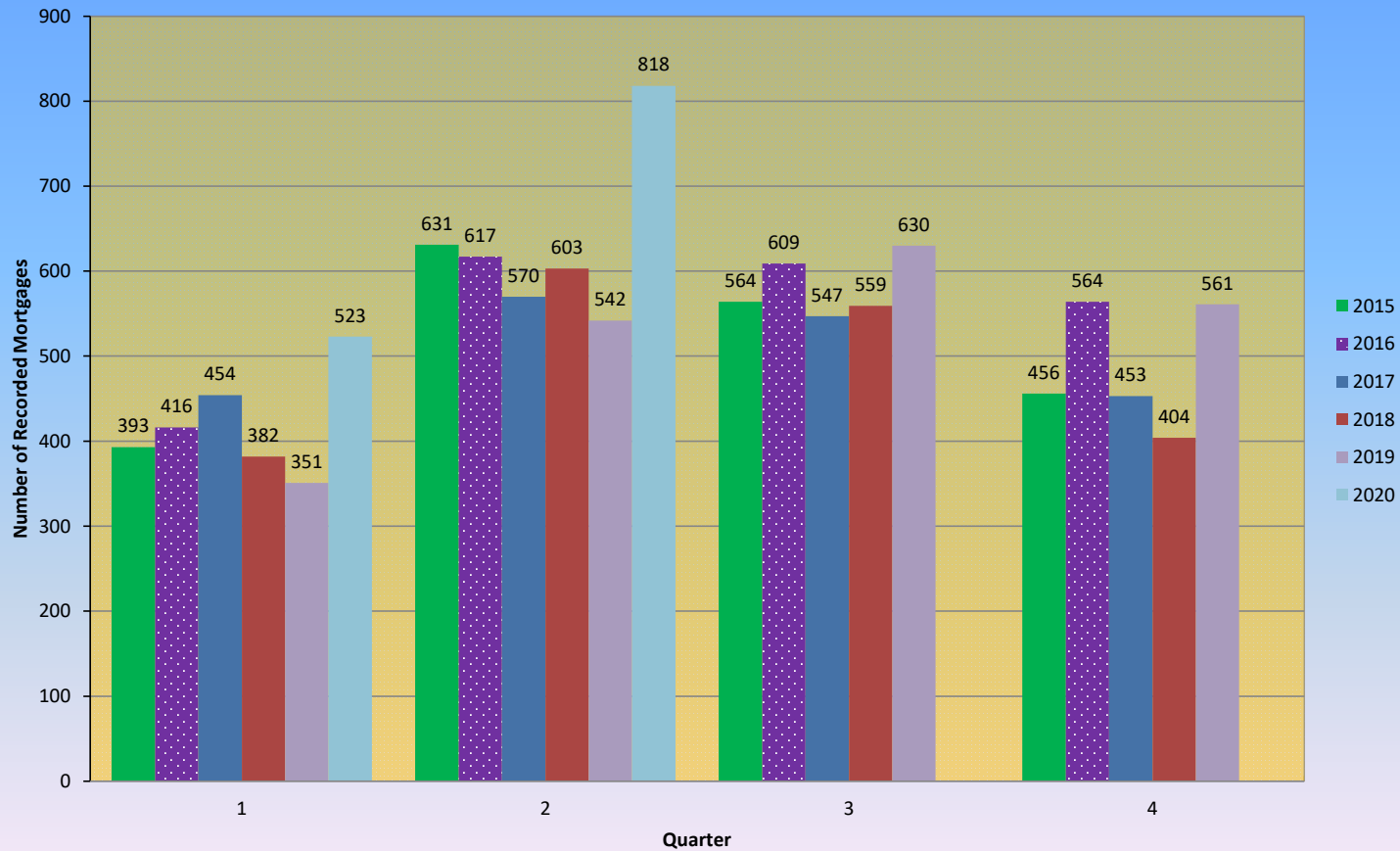
2015 2016 2017 2018 2019 2020



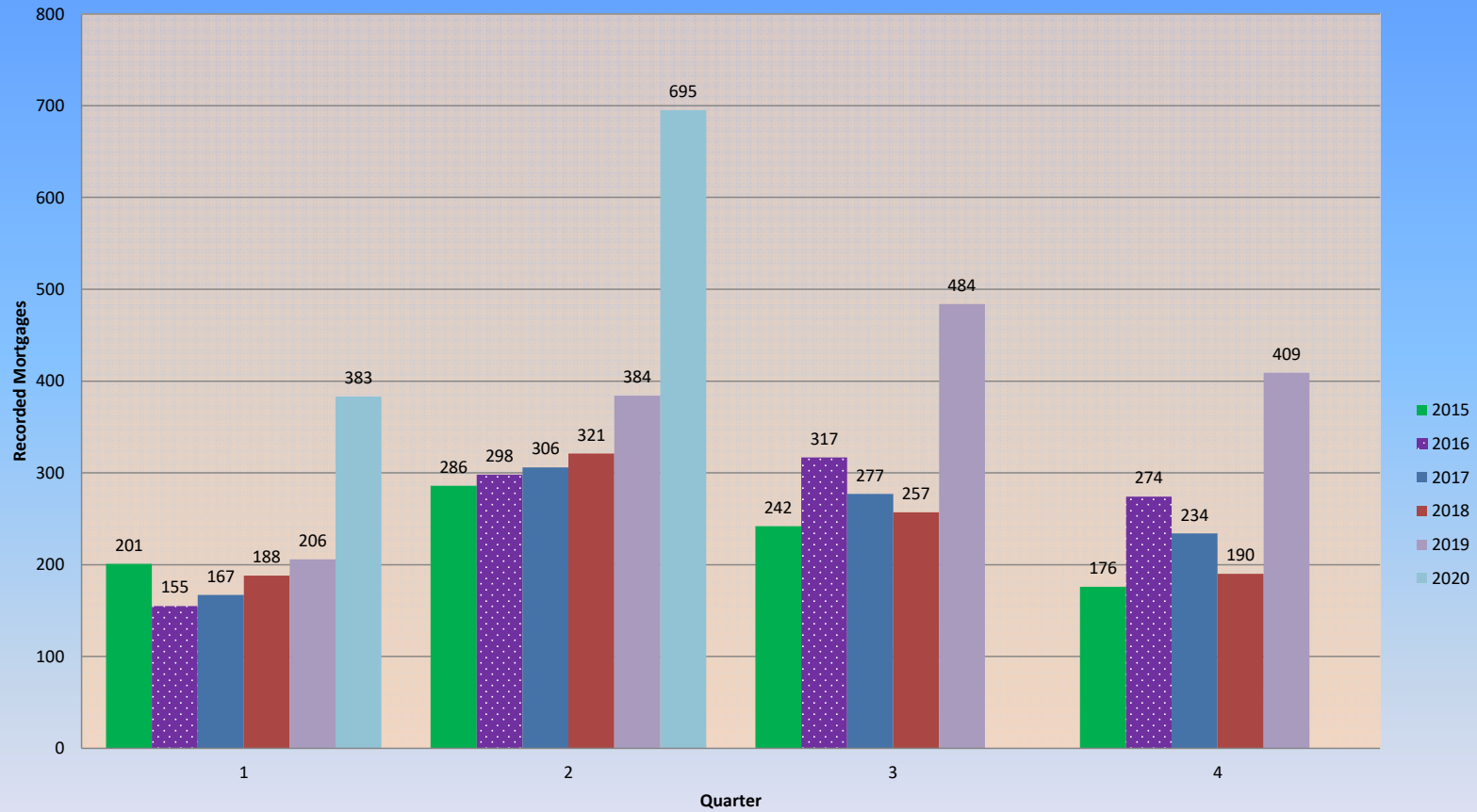
Mortgage Loan Dollar Volume 2015 - 2020 by Quarter \$50K to \$500K



Mortgages \$75K-\$200K - Monroe County by Quarter - 2015 to 2020

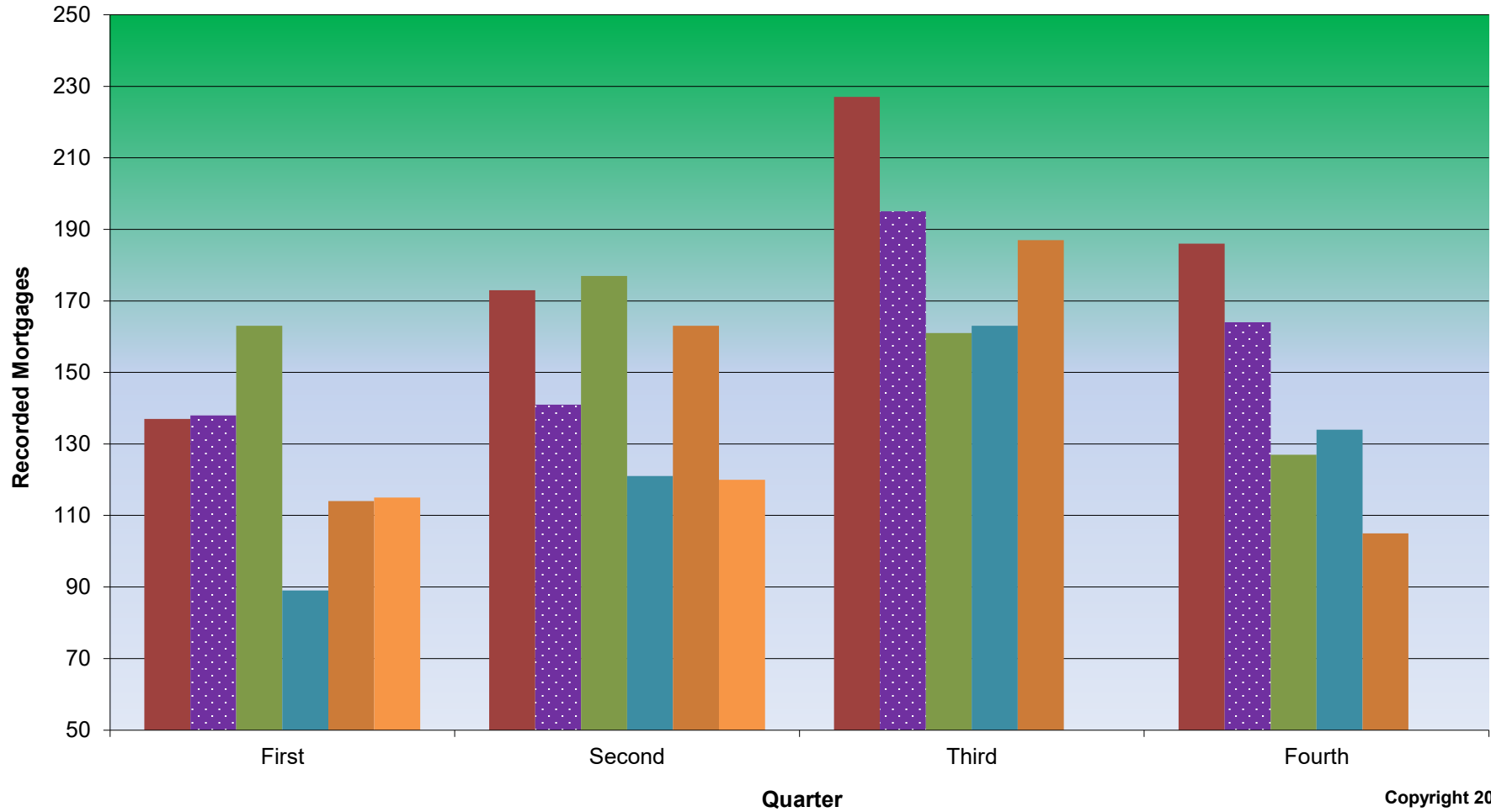


Mortgages \$200K to Conforming Limit by Quarter 2015 - 2020

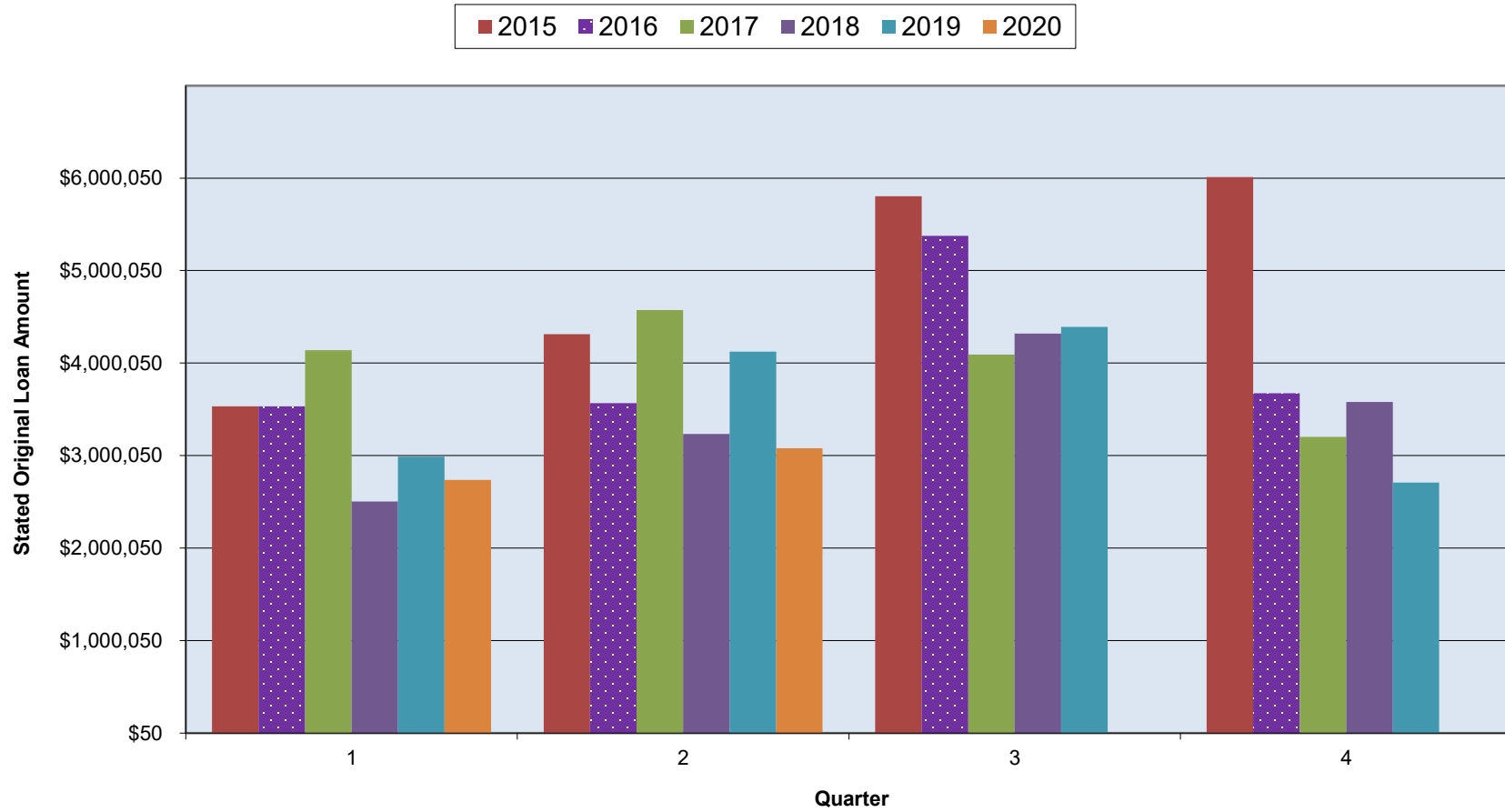


Mortgages 2015- 2020 by Quarter Under \$50K

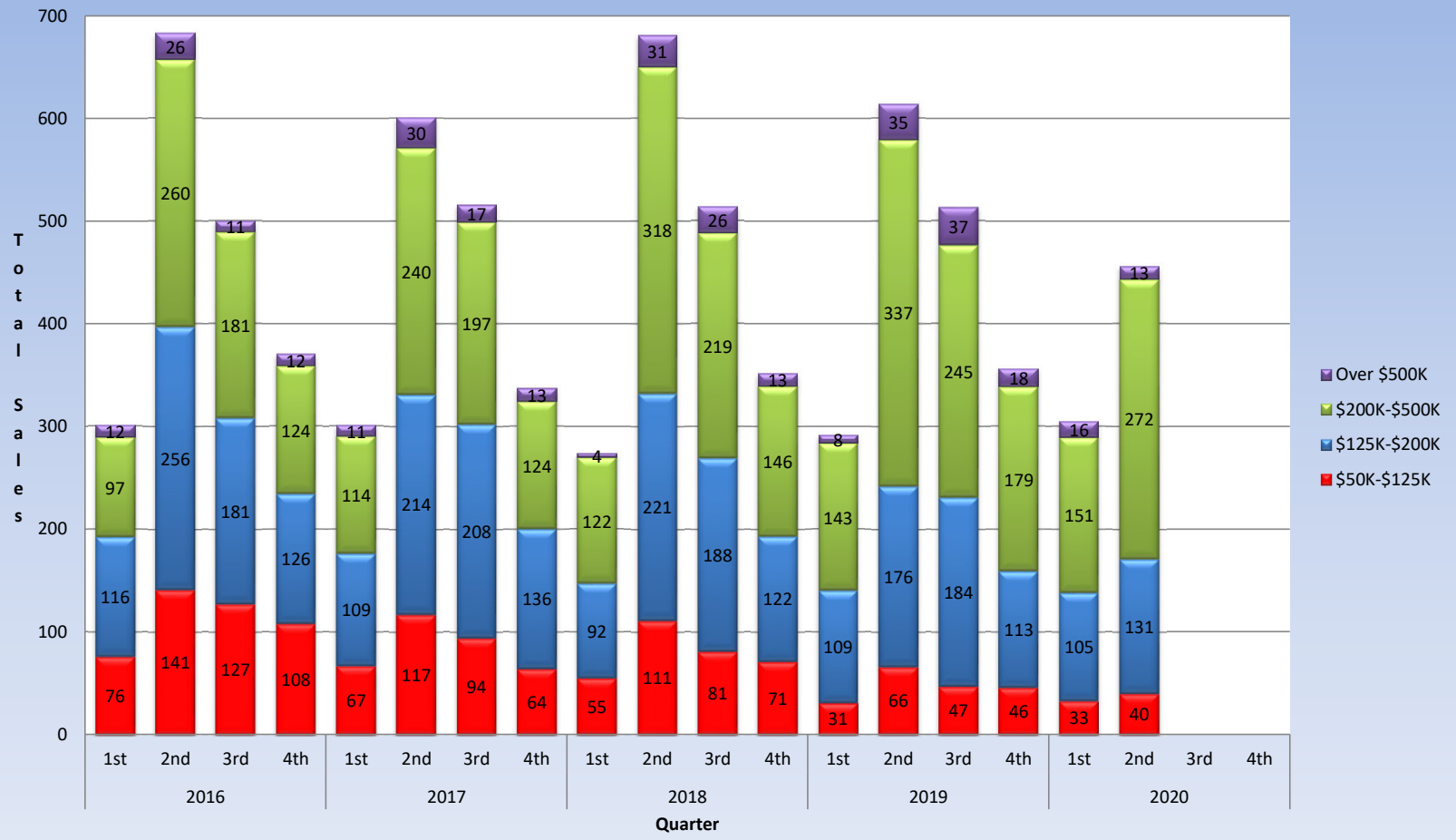
2015 2016 2017 2018 2019 2020



Mortgage Loan Dollar Volume 2015 - 2020 by Quarter Under \$50K



Monroe County Primary Residence Sales 2016 to Present

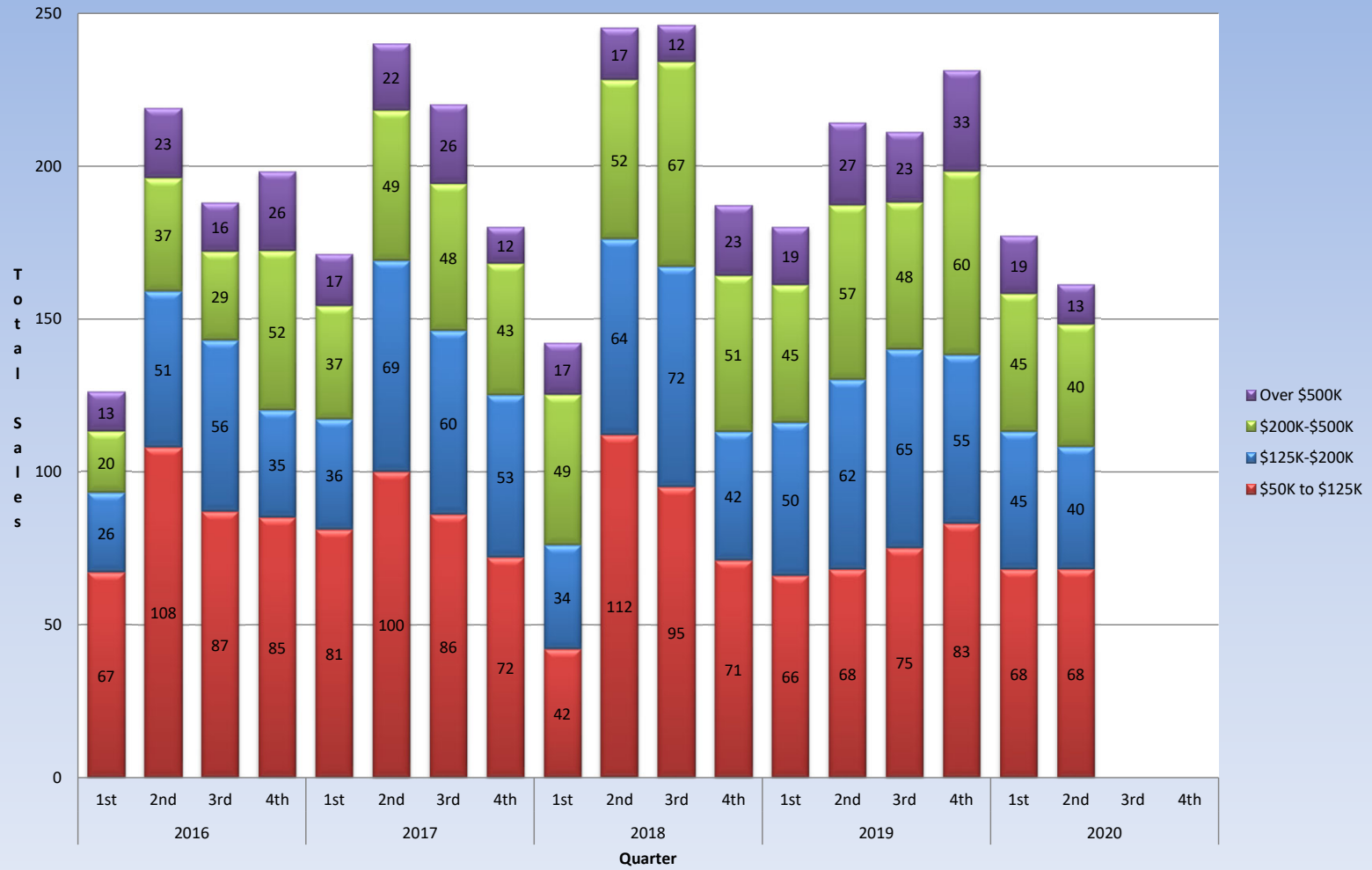


Disclosures indicating property to be buyer's primary residence.

From sales disclosure data submitted to State of Indiana DLGF.

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 John Bethell Title Company, Inc.
 Bloomington, IN 47401
www.JohnBTitle.com

Monroe County Non-Primary Residence Sales 2016 - Present

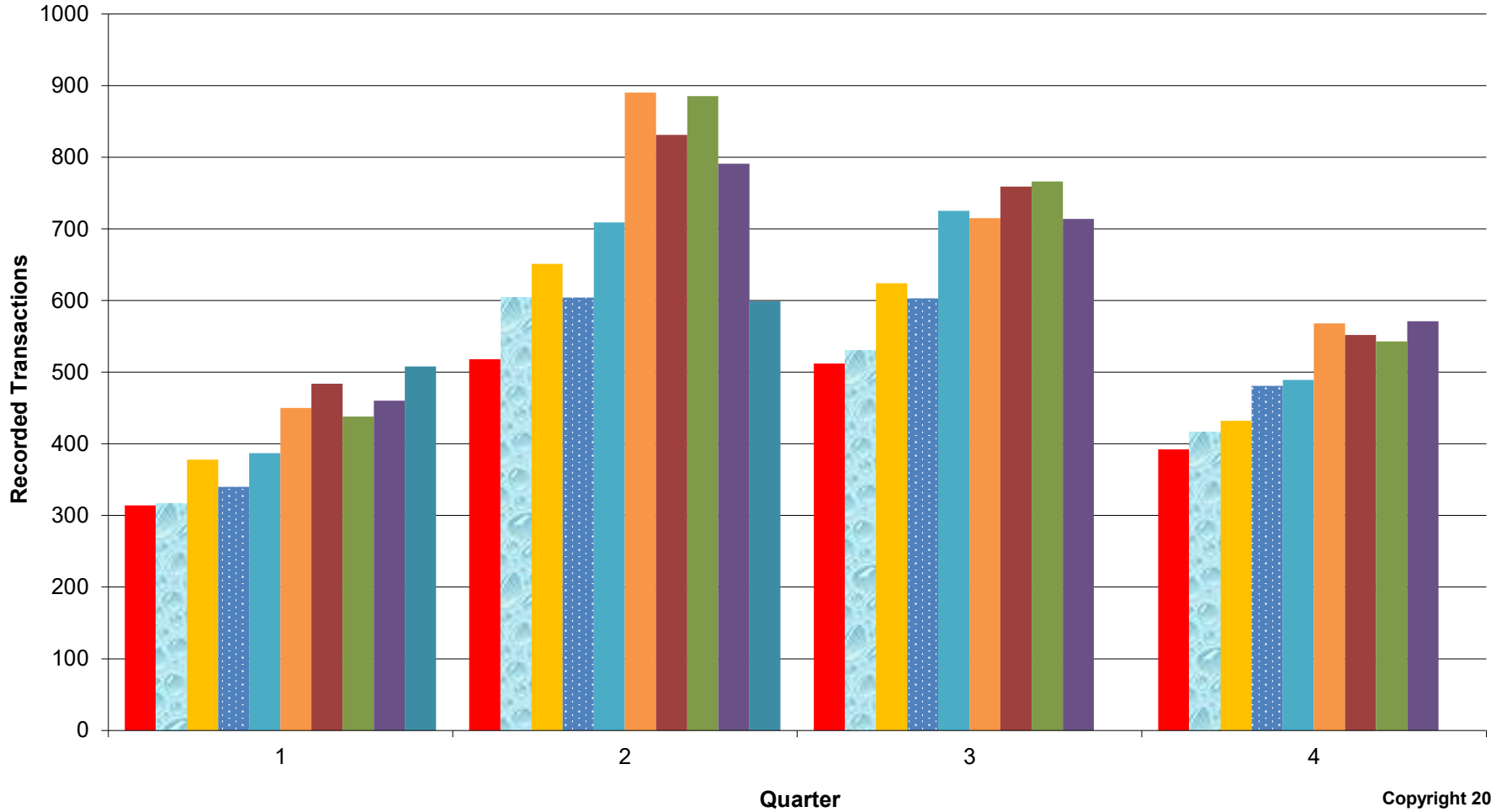


Disclosures indicating property will not be buyer's primary residence.

From sales disclosure data submitted to State of Indiana DLGF.

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Recorded Sale Transactions - Monroe County Since 2011



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 812-339-8434
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** Does not include Quit-Claim Deeds, Sheriff's Deeds, or deeds judged not to represent a sale.

RECORDED DEEDS JANUARY TO JUNE: 2019 VS 2020

