



November 20, 2020

The challenges of 2020 make me more thankful than ever for the small, normal moments of our lives that in every other year pass without much notice. Sitting in my office, watching friends come in for closings, engaging them in conversation, hugs and handshakes. Just a minute or a few. Connecting. Email, phone calls and Zoom are ok but they are no substitute for face to face encounters. These are the moments that I look forward to returning, for now, I appreciate them much more than ever. And I will give them the importance they deserve when the time comes.

I am thankful for the support and encouragement of our clients. I am thankful for the efforts and success of the JBT team in adapting to completely new ways to produce and deliver our services. I am inspired by the optimism and ingenuity that I witnessed.

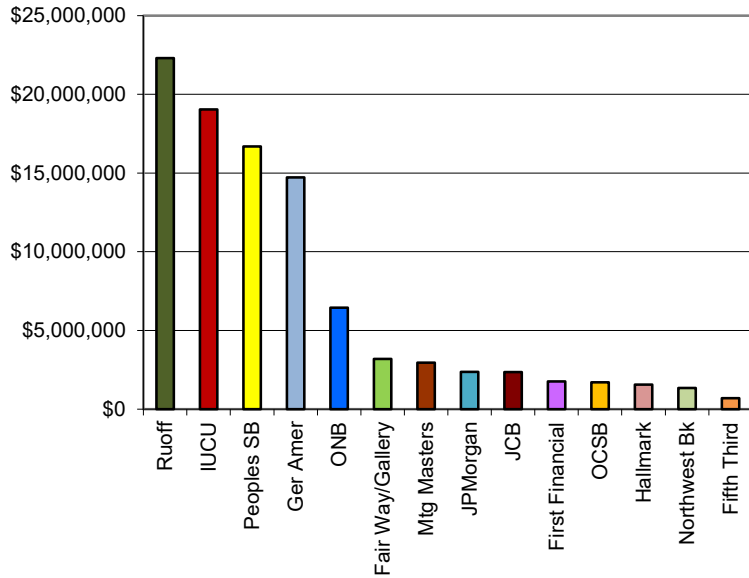
Happy Thanksgiving to you and everyone important in your life!

~ John Bethell



People who care. Service you trust.

Dollars - October 2020



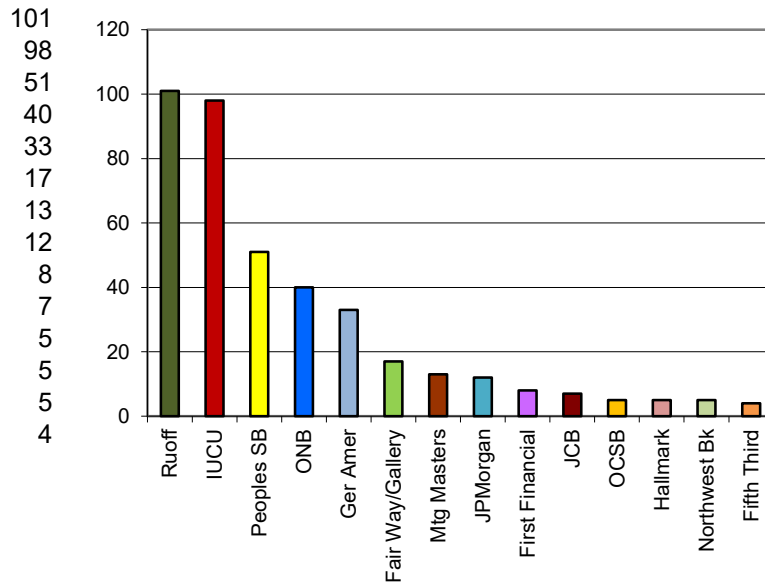
Residential and commercial property mortgages filed in Monroe County during October 2020.

Ruoff	22,302,674
IUCU	19,040,941
Peoples SB	16,689,895
Ger Amer	14,723,440
ONB	6,447,525
Fair Way/Gallery	3,192,343
Mtg Masters	2,955,160
JPMorgan	2,369,886
JCB	2,357,086
First Financial	1,762,440
OCSB	1,706,500
Hallmark	1,560,900
Northwest Bk	1,347,000
Fifth Third	699,000

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

Transactions October 2020

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





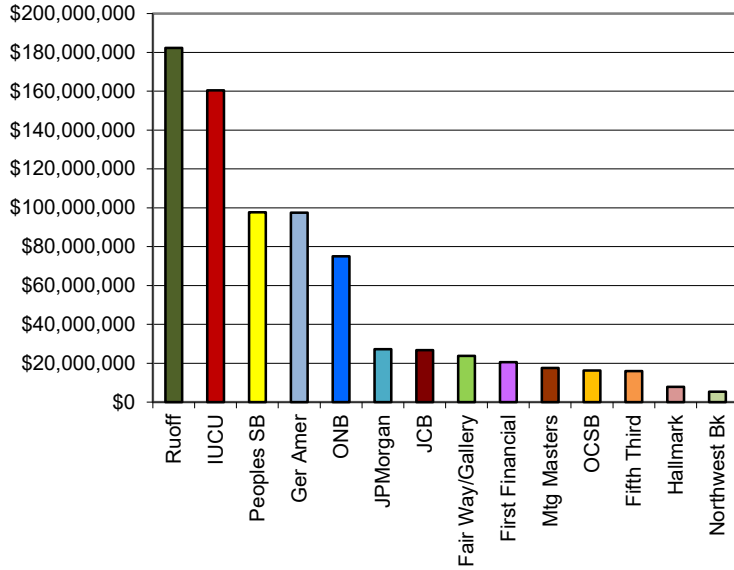
Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during the month of October 2020.

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	8	1,354,725	14	4,128,857	0	0	22	3.2	5,483,582	3
BAXTER CREDIT UNION	0	0	6	756,491	1	238,200	0	0	7	1	994,691	0.6
BEDFORD FSB	0	0	2	198,000	3	718,550	0	0	5	0.7	916,550	0.5
BANK OF AMERICA	0	0	1	50,000	1	428,400	0	0	2	0.3	478,400	0.3
CRANE FEDERAL CREDIT UNION	2	65,000	5	511,703	1	440,000	0	0	8	1.1	1,016,703	0.6
FARM CREDIT MID AMERICA	0	0	1	139,910	1	478,881	0	0	2	0.3	618,791	0.3
FIRST FINANCIAL BANK	0	0	4	647,940	4	1,114,500	0	0	8	1.1	1,762,440	1
FREEDOM HOME MORTGAGE	0	0	12	1,897,435	11	2,983,621	0	0	23	3.3	4,881,056	2.7
FARMERS AND MECHANICS	0	0	4	368,000	3	773,000	0	0	7	1	1,141,000	0.6
FIFTH THIRD BANK	0	0	3	341,000	1	358,000	0	0	4	0.6	699,000	0.4
FAIR WAY LENDING (GALLERY MTG)	0	0	11	1,640,493	6	1,551,850	0	0	17	2.4	3,192,343	1.8
GERMAN AMERICAN BANCORP	4	104,000	13	1,240,600	12	4,024,840	4	9,354,000	33	4.7	14,723,440	8.2
HOOSIER HILLS CREDIT UNION	0	0	4	628,585	1	236,000	0	0	5	0.7	864,585	0.5
HALLMARK HOME MTG	0	0	1	101,700	4	1,459,200	0	0	5	0.7	1,560,900	0.9
INDIANA UNIVERSITY CREDIT UNION	13	454,000	52	6,327,295	28	8,016,944	5	4,242,702	98	14.1	19,040,941	10.6
JACKSON COUNTY BANK	1	27,000	3	331,184	1	215,902	2	1,783,000	7	1	2,357,086	1.3
JPMORGAN CHASE BANK	0	0	8	1,219,236	4	1,150,650	0	0	12	1.7	2,369,886	1.3
LOANDEPOTCOM	0	0	0	0	3	1,055,499	0	0	3	0.4	1,055,499	0.6
MORTGAGE MASTERS	0	0	6	820,127	7	2,135,033	0	0	13	1.9	2,955,160	1.6
MUTUALBANK	0	0	0	0	0	0	0	0	0	0	0	0
NORTHWEST BANK	0	0	3	307,000	1	240,000	1	800,000	5	0.7	1,347,000	0.7
OWEN COUNTY STATE BANK	0	0	3	366,500	1	340,000	1	1,000,000	5	0.7	1,706,500	0.9
OLD NATIONAL BANK	4	145,685	24	2,572,387	10	2,586,791	2	1,142,662	40	5.7	6,447,525	3.6
PRIMELENDING	0	0	5	602,750	3	902,522	0	0	8	1.1	1,505,272	0.8
PEOPLES STATE BANK	5	94,700	25	2,838,591	20	5,756,604	1	8,000,000	51	7.3	16,689,895	9.3
QUICKEN LOANS	0	0	20	3,033,843	12	3,146,934	0	0	32	4.6	6,180,777	3.4
REGIONS BANK	0	0	0	0	0	0	0	0	0	0	0	0
REGIONS MORTGAGE	0	0	7	1,027,651	2	728,300	2	1,420,000	11	1.6	3,175,951	1.8
RUOFF MORTGAGE	0	0	49	6,775,783	50	14,506,891	2	1,020,000	101	14.5	22,302,674	12.4
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	14	1,636,550	6	1,570,400	0	0	20	2.9	3,206,950	1.8
WELLS FARGO BANK	0	0	2	334,100	2	706,440	1	1,151,000	5	0.7	2,191,540	1.2
All Others	11	138,348	64	8,867,138	52	14,934,644	11	25,280,883	138	19.8	49,221,013	27.3
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TOTALS	40	1,028,733	360	46,936,717	265	76,927,453	32	55,194,247	697	100	180,087,150	100



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

Dollars - Year-to-Date through October 2020

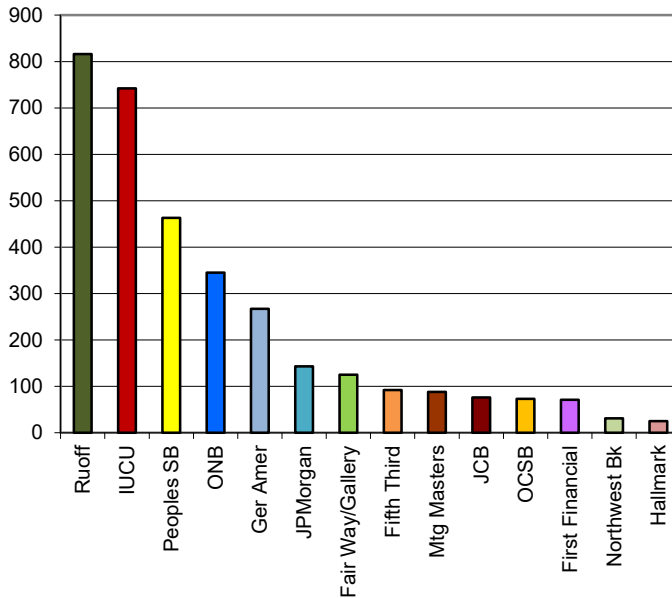


Ruoff	182,320,097
IUCU	160,483,126
Peoples SB	97,712,996
Ger Amer	97,514,483
ONB	75,058,997
JPMorgan	27,242,220
JCB	26,750,499
Fair Way/Gallery	23,796,314
First Financial	20,569,336
Mtg Masters	17,578,442
OCSB	16,269,978
Fifth Third	15,972,129
Hallmark	7,855,548
Northwest Bk	5,359,502

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 October 2020

Ruoff	816
IUCU	742
Peoples SB	463
ONB	345
Ger Amer	267
JPMorgan	143
Fair Way/Gallery	125
Fifth Third	92
Mtg Masters	88
JCB	76
OCSB	73
First Financial	71
Northwest Bk	31
Hallmark	25





Mortgage Report covering all mortgages on Monre 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			
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount	Docs	%	Amount	%
AMERICAN MTG SERVICE	0	0	67	10,196,348	68	19,754,283	2	1,020,800	137	2.5	30,971,431	2.1
BAXTER CREDIT UNION	3	95,000	15	1,919,956	20	5,582,639	0	0	38	0.7	7,597,595	0.5
BEDFORD FSB	4	89,500	18	2,749,950	31	9,275,550	1	730,000	54	1	12,845,000	0.9
BANK OF AMERICA	0	0	5	722,700	8	2,800,400	0	0	13	0.2	3,523,100	0.2
CRANE FEDERAL CREDIT UNION	14	385,000	16	1,777,546	11	3,159,367	1	500,000	42	0.8	5,821,913	0.4
FARM CREDIT MID AMERICA	2	86,708	12	1,559,858	6	1,829,285	3	1,807,680	23	0.4	5,283,531	0.4
FIRST FINANCIAL BANK	1	0	38	5,061,287	22	6,305,003	10	9,203,046	71	1.3	20,569,336	1.4
FREEDOM HOME MORTGAGE	0	0	55	8,154,269	43	12,218,000	0	0	98	1.8	20,372,269	1.4
FARMERS AND MECHANICS	2	70,000	20	2,338,633	15	4,683,800	0	0	37	0.7	7,092,433	0.5
FIFTH THIRD BANK	10	288,181	55	6,334,264	24	7,178,238	3	2,171,446	92	1.7	15,972,129	1.1
FAIR WAY LENDING (GALLERY MTG)	0	0	74	10,626,604	51	13,169,710	0	0	125	2.3	23,796,314	1.7
GERMAN AMERICAN BANCORP	22	581,500	116	14,010,503	102	31,293,025	27	51,629,455	267	4.8	97,514,483	6.8
HOOSIER HILLS CREDIT UNION	1	0	12	1,682,833	14	4,275,900	1	510,000	28	0.5	6,468,733	0.4
HALLMARK HOME MTG	0	0	9	1,331,571	12	4,023,177	4	2,500,800	25	0.5	7,855,548	0.5
INDIANA UNIVERSITY CREDIT UNION	137	4,093,244	369	45,414,502	196	56,469,019	40	54,506,361	742	13.5	160,483,126	11.1
JACKSON COUNTY BANK	4	113,290	28	3,796,659	33	10,079,060	11	12,761,490	76	1.4	26,750,499	1.9
JPMORGAN CHASE BANK	4	121,500	88	11,748,773	48	13,481,147	3	1,890,800	143	2.6	27,242,220	1.9
LOANDEPOTCOM	0	0	10	1,496,052	12	3,699,499	0	0	22	0.4	5,195,551	0.4
MORTGAGE MASTERS	0	0	52	7,979,815	36	9,598,627	0	0	88	1.6	17,578,442	1.2
MUTUALBANK	2	69,000	9	890,500	4	964,000	0	0	15	0.3	1,923,500	0.1
NORTHWEST BANK	2	50,000	6	668,000	7	1,918,002	1	800,000	16	0.3	3,436,002	0.2
OWEN COUNTY STATE BANK	9	211,667	34	4,303,222	23	6,568,317	7	5,186,772	73	1.3	16,269,978	1.1
OLD NATIONAL BANK	40	1,095,993	185	21,415,749	99	28,547,636	21	23,999,619	345	6.3	75,058,997	5.2
PRIMELENDING	1	46,750	33	4,776,910	22	6,453,396	1	507,925	57	1	11,784,981	0.8
PEOPLES STATE BANK	41	1,184,625	248	29,980,387	152	43,636,434	22	22,911,550	463	8.4	97,712,996	6.8
QUICKEN LOANS	1	36,000	160	22,603,319	105	30,804,841	2	1,116,609	268	4.9	54,560,769	3.8
REGIONS BANK	5	136,000	6	635,779	0	0	0	0	11	0.2	771,779	0.1
REGIONS MORTGAGE	0	0	26	3,413,501	20	6,304,099	7	4,755,800	53	1	14,473,400	1
RUOFF MORTGAGE	0	0	398	57,839,445	404	117,353,602	14	7,127,050	816	14.8	182,320,097	12.6
UNITED STATES OF AMERICA	1	17,000	1	171,000	0	0	0	0	2	0	188,000	0
UNION SAVINGS BANK	0	0	75	9,499,206	30	8,035,332	2	1,638,750	107	1.9	19,173,288	1.3
WELLS FARGO BANK	0	0	18	2,500,875	9	2,545,971	2	9,551,000	29	0.5	14,597,846	1
All Others	97	1,571,167	531	73,233,456	442	125,848,654	63	245,658,216	1133	20.6	446,311,493	31
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TOTALS	403	10,342,125	2789	370,833,472	2069	597,856,013	248	462,485,169	5509	100	1,441,516,779	100



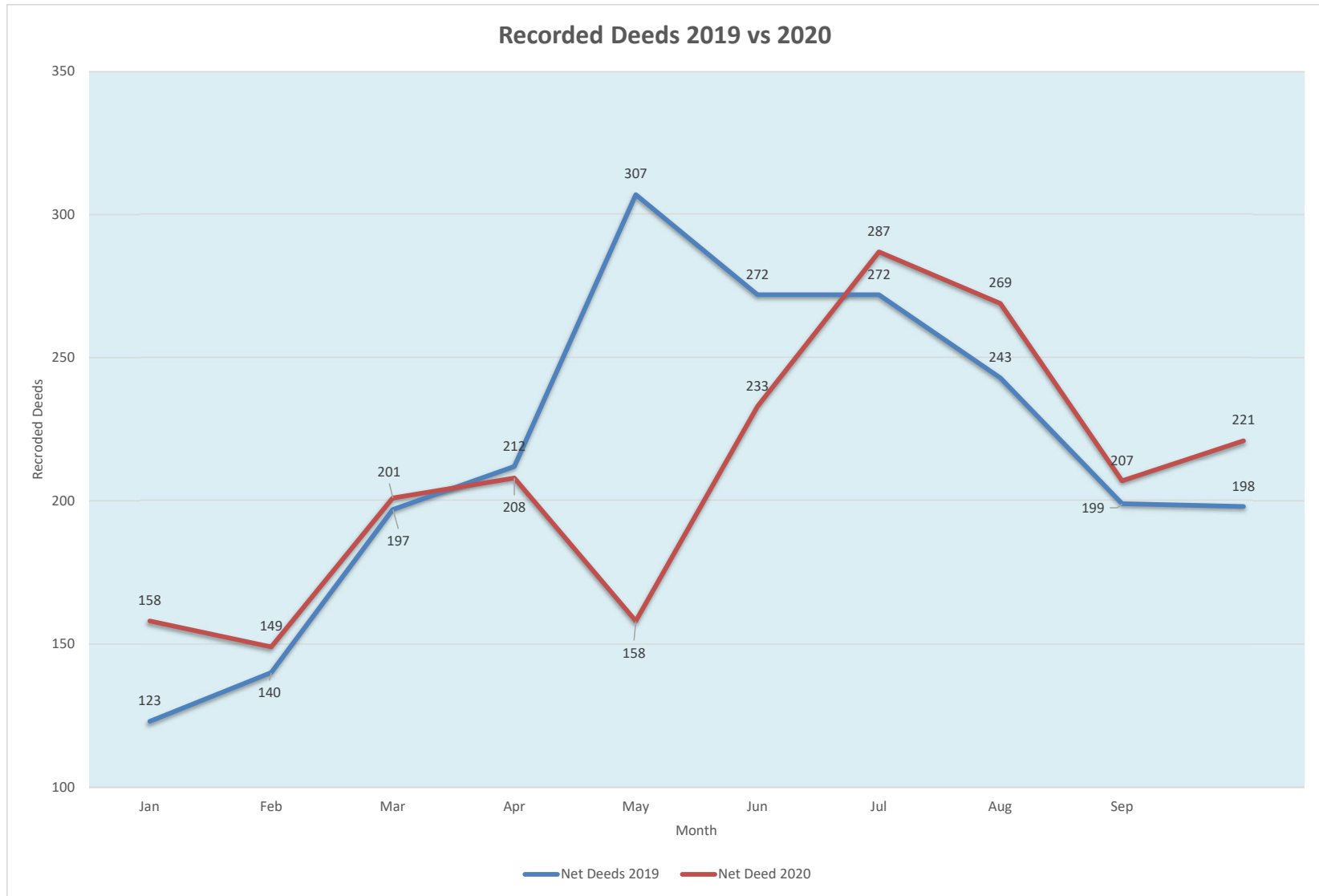
Mortgage Report covering all mortgages on Monroe County property, both residential and commercial, filed with the Monroe County Recorder during the month of October 2020.

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	1,354,725	14	4,128,857	0	0	22	3.2	5,483,582	3
BAXTER CREDIT UNION	1	60,000	5	696,491	1	238,200	0	0	7	1	994,691	0.6
BEDFORD FSB	0	0	2	198,000	3	718,550	0	0	5	0.7	916,550	0.5
BANK OF AMERICA	1	50,000	0	0	1	428,400	0	0	2	0.3	478,400	0.3
CRANE FEDERAL CREDIT UNION	4	193,803	3	382,900	1	440,000	0	0	8	1.1	1,016,703	0.6
FARM CREDIT MID AMERICA	0	0	1	139,910	1	478,881	0	0	2	0.3	618,791	0.3
FIRST FINANCIAL BANK	0	0	4	647,940	4	1,114,500	0	0	8	1.1	1,762,440	1
FREEDOM HOME MORTGAGE	0	0	12	1,897,435	11	2,983,621	0	0	23	3.3	4,881,056	2.7
FARMERS AND MECHANICS	1	50,000	3	318,000	3	773,000	0	0	7	1	1,141,000	0.6
FIFTH THIRD BANK	0	0	3	341,000	1	358,000	0	0	4	0.6	699,000	0.4
FAIR WAY LENDING (GALLERY MTG)	0	0	11	1,640,493	6	1,551,850	0	0	17	2.4	3,192,343	1.8
GERMAN AMERICAN BANCORP	9	394,100	8	950,500	12	4,024,840	4	9,354,000	33	4.7	14,723,440	8.2
HOOSIER HILLS CREDIT UNION	0	0	4	628,585	1	236,000	0	0	5	0.7	864,585	0.5
HALLMARK HOME MTG	0	0	1	101,700	4	1,459,200	0	0	5	0.7	1,560,900	0.9
INDIANA UNIVERSITY CREDIT UNION	22	963,700	43	5,817,595	28	8,016,944	5	4,242,702	98	14.1	19,040,941	10.6
JACKSON COUNTY BANK	2	92,000	2	266,184	1	215,902	2	1,783,000	7	1	2,357,086	1.3
JPMORGAN CHASE BANK	1	74,900	7	1,144,336	4	1,150,650	0	0	12	1.7	2,369,886	1.3
LOANDEPOTCOM	0	0	0	0	3	1,055,499	0	0	3	0.4	1,055,499	0.6
MORTGAGE MASTERS	0	0	6	820,127	7	2,135,033	0	0	13	1.9	2,955,160	1.6
MUTUALBANK	0	0	0	0	0	0	0	0	0	0	0	0
NORTHWEST BANK	1	50,000	2	257,000	1	240,000	1	800,000	5	0.7	1,347,000	0.7
OWEN COUNTY STATE BANK	1	75,000	2	291,500	1	340,000	1	1,000,000	5	0.7	1,706,500	0.9
OLD NATIONAL BANK	12	637,169	16	2,080,903	11	3,086,791	1	642,662	40	5.7	6,447,525	3.6
PRIMELENDING	0	0	5	602,750	3	902,522	0	0	8	1.1	1,505,272	0.8
PEOPLES STATE BANK	7	208,450	23	2,724,841	20	5,756,604	1	8,000,000	51	7.3	16,689,895	9.3
QUICKEN LOANS	0	0	20	3,033,843	12	3,146,934	0	0	32	4.6	6,180,777	3.4
REGIONS BANK	0	0	0	0	0	0	0	0	0	0	0	0
REGIONS MORTGAGE	0	0	7	1,027,651	2	728,300	2	1,420,000	11	1.6	3,175,951	1.8
RUOFF MORTGAGE	2	105,000	47	6,670,783	52	15,526,891	0	0	101	14.5	22,302,674	12.4
UNITED STATES OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
UNION SAVINGS BANK	0	0	14	1,636,550	6	1,570,400	0	0	20	2.9	3,206,950	1.8
WELLS FARGO BANK	0	0	2	334,100	2	706,440	1	1,151,000	5	0.7	2,191,540	1.2
All Others	14	329,348	61	8,676,138	57	17,469,354	6	22,746,173	138	19.8	49,221,013	27.3
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TOTALS	78	3,283,470	322	44,681,980	273	80,982,163	24	51,139,537	697	100	180,087,150	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	%	Total	%
	Docs	Amount	Docs	Amount	Docs	Amount	Docs	Amount					
AMERICAN MTG SERVICE	1	67,500	66	10,128,848	70	20,775,083	0	0	137	2.5	30,971,431	2.1	
BAXTER CREDIT UNION	6	265,000	12	1,749,956	20	5,582,639	0	0	38	0.7	7,597,595	0.5	
BEDFORD FSB	4	89,500	18	2,749,950	31	9,275,550	1	730,000	54	1	12,845,000	0.9	
BANK OF AMERICA	1	50,000	4	672,700	8	2,800,400	0	0	13	0.2	3,523,100	0.2	
CRANE FEDERAL CREDIT UNION	18	630,146	12	1,532,400	12	3,659,367	0	0	42	0.8	5,821,913	0.4	
FARM CREDIT MID AMERICA	3	137,400	11	1,509,166	6	1,829,285	3	1,807,680	23	0.4	5,283,531	0.4	
FIRST FINANCIAL BANK	8	398,959	31	4,662,328	25	7,825,003	7	7,683,046	71	1.3	20,569,336	1.4	
FREEDOM HOME MORTGAGE	0	0	55	8,154,269	43	12,218,000	0	0	98	1.8	20,372,269	1.4	
FARMERS AND MECHANICS	6	343,200	16	2,065,433	15	4,683,800	0	0	37	0.7	7,092,433	0.5	
FIFTH THIRD BANK	19	837,781	46	5,784,664	24	7,178,238	3	2,171,446	92	1.7	15,972,129	1.1	
FAIR WAY LENDING (GALLERY MTG)	1	65,000	73	10,561,604	51	13,169,710	0	0	125	2.3	23,796,314	1.7	
GERMAN AMERICAN BANCORP	47	2,076,303	91	12,515,700	106	33,328,025	23	49,594,455	267	4.8	97,514,483	6.8	
HOOSIER HILLS CREDIT UNION	1	0	12	1,682,833	15	4,785,900	0	0	28	0.5	6,468,733	0.4	
HALLMARK HOME MTG	0	0	9	1,331,571	15	5,553,977	1	970,000	25	0.5	7,855,548	0.5	
INDIANA UNIVERSITY CREDIT UNION	208	8,421,944	298	41,085,802	201	58,994,475	35	51,980,905	742	13.5	160,483,126	11.1	
JACKSON COUNTY BANK	6	238,290	26	3,671,659	34	10,579,060	10	12,261,490	76	1.4	26,750,499	1.9	
JPMORGAN CHASE BANK	14	724,842	78	11,145,431	48	13,481,147	3	1,890,800	143	2.6	27,242,220	1.9	
LOANDEPOTCOM	0	0	10	1,496,052	12	3,699,499	0	0	22	0.4	5,195,551	0.4	
MORTGAGE MASTERS	1	57,500	51	7,922,315	36	9,598,627	0	0	88	1.6	17,578,442	1.2	
MUTUALBANK	5	255,750	6	703,750	4	964,000	0	0	15	0.3	1,923,500	0.1	
NORTHWEST BANK	4	175,000	4	543,000	7	1,918,002	1	800,000	16	0.3	3,436,002	0.2	
OWEN COUNTY STATE BANK	14	554,751	29	3,960,138	24	7,072,317	6	4,682,772	73	1.3	16,269,978	1.1	
OLD NATIONAL BANK	80	3,538,841	145	18,972,901	101	29,557,636	19	22,989,619	345	6.3	75,058,997	5.2	
PRIMELENDING	2	119,750	32	4,703,910	23	6,961,321	0	0	57	1	11,784,981	0.8	
PEOPLES STATE BANK	76	3,336,537	213	27,828,475	159	47,196,934	15	19,351,050	463	8.4	97,712,996	6.8	
QUICKEN LOANS	4	231,707	157	22,407,612	106	31,308,841	1	612,609	268	4.9	54,560,769	3.8	
REGIONS BANK	7	242,195	4	529,584	0	0	0	0	11	0.2	771,779	0.1	
REGIONS MORTGAGE	2	121,350	24	3,292,151	20	6,304,099	7	4,755,800	53	1	14,473,400	1	
RUOFF MORTGAGE	15	941,185	383	56,898,260	417	123,966,802	1	513,850	816	14.8	182,320,097	12.6	
UNITED STATES OF AMERICA	1	17,000	1	171,000	0	0	0	0	2	0	188,000	0	
UNION SAVINGS BANK	7	450,900	68	9,048,306	30	8,035,332	2	1,638,750	107	1.9	19,173,288	1.3	
WELLS FARGO BANK	1	50,000	17	2,450,875	9	2,545,971	2	9,551,000	29	0.5	14,597,846	1	
All Others	132	3,770,763	496	71,033,860	455	132,454,564	50	239,052,306	1133	20.6	446,311,493	31	
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TOTALS	694	28,209,094	2498	352,966,503	2127	627,303,604	190	433,037,578	5509	100	1,441,516,779	100	



Source: John Bethell Title proprietary property records data base