

DEC 2008 TREM REPORT

SEDGWICK COUNTY

BUILDING PERMITS - DEC

	SINGLE FAMILY			2-3-4 FAMILY			MULTI FAMILY			CONSIDERATION		
	2007	2008		2007	2008		2007	2008		2007	2008	
Wichita	88	20	-78%	2	36	+1700%	--	--	--	\$ 9,387,485	\$ 4,527,168	-52%
Derby	9	3	-67%	--	--	--	--	--	--	\$ 1,814,248	\$ 427,000	-77%
Colwich	0	0	--	--	--	--	--	--	--	0	0	--
Haysville	1	4	+300%	--	--	--	--	--	--	\$ 230,000	\$ 477,040	+108%
Mulvane	0	0	--	--	--	--	--	--	--	0	0	--
Valley Center	3	0	-300%	--	--	--	--	--	--	\$ 458,350	0	-100%
Maize	0	0	--	--	--	--	--	--	--	0	0	--
Park City	2	7	+250%	--	--	--	--	--	--	\$ 247,000	\$ 938,000	+280%
Cheney	3	0	-300%	--	--	--	--	--	--	\$ 425,000	0	-100%
Sedgwick Co.	13	3	-77%	--	--	--	--	--	--	\$ 3,102,741	\$ 705,000	-78%
Andover	35	6	-83%	3	0	-300%	--	--	--	\$24,064,400	\$ 2,148,500	-92%
Augusta	0	1	+100%	--	--	--	--	--	--	0	\$ 62,984	+100%
El Dorado	2	2	--	--	--	--	--	--	--	\$ 150,000	\$ 140,000	-7%
Rose Hill	1	1	--	--	--	--	--	--	--	\$ 220,000	\$ 150,000	-32%

BUILDING PERMITS - YEAR-TO-DATE

	UNITS			PERMITS			CONSIDERATION		
	2007	2008		2007	2008		2007	2008	
Wichita	1,873	1,738	-8%	1,543	1,070	-31%	\$175,374,793	\$167,263,249	-5%
Derby	118	121**	+3%	118	115**	-3%	\$ 18,347,735	\$ 24,191,626**	+32%
Colwich	6	4	-34%	6	4	-34%	\$ 645,710	\$ 520,100	-20%
Haysville	52	62	+20%	50	60	+20%	\$ 6,318,609	\$ 8,997,234	+43%
Mulvane	9	9	--	9	8	-12%	\$ 1,852,000	\$ 1,023,000	-45%
Valley Center	57	33	-43%	57	33	-43%	\$ 8,817,921	\$ 5,520,498	-38%
Maize	91	26	-72%	39	25	-36%	\$ 11,171,727	\$ 7,150,565	-36%
Park City	64	71	+11%	64	71	+11%	\$ 8,898,105	\$ 9,301,698	+5%
Cheney	15	14	-7%	14	14	--	\$ 2,516,831	\$ 1,652,600	-35%
Sedgwick Co.	146	126	-14%	146	126	-14%	\$ 31,247,474	\$ 29,682,442	-6%
Andover	214	120	-44%	210	115	-46%	\$ 67,312,386	\$ 26,890,219	-61%
Augusta	22	28	+28%	20	27	+35%	\$ 1,870,358	\$ 2,231,858	+20%
El Dorado	29	23	-21%	29	23	-21%	\$ 4,025,485	\$ 3,371,500	-17%
Rose Hill	28	18	-36%	28	18	-36%	\$ 4,833,670	\$ 3,488,900	-28%

**Adjusted year end figures from City of Derby (2/9/09)

MORTGAGES

	2007	2008	
Mortgages	2,419	1,607	-34%
Consideration	\$241,860,521	\$204,326,851	-16%
Deeds	1,953	1,615	-18%
YEAR TO DATE			
Mortgages	27,259	23,015	-16%
Consideration	\$3,164,342,558	\$2,780,034,488	-13%
Deeds	22,983	21,182	-8%

FORECLOSURES

	2008	2007	2006	2005	2004
Current Month	193	173	146	192	158
Year to date	2060	1992	2086	1785	1833

Our Offices will be closed:
 Thursday, December 26, 2008
 Friday, December 27, 2009
 Thursday, January 1, 2009
 Monday, January 19, 2009

TREM CONTACT

Mark Moss

TEL 316.293.1602

EMAIL mamoss@firstam.com



First American Title

434 N Main, Wichita KS 67202

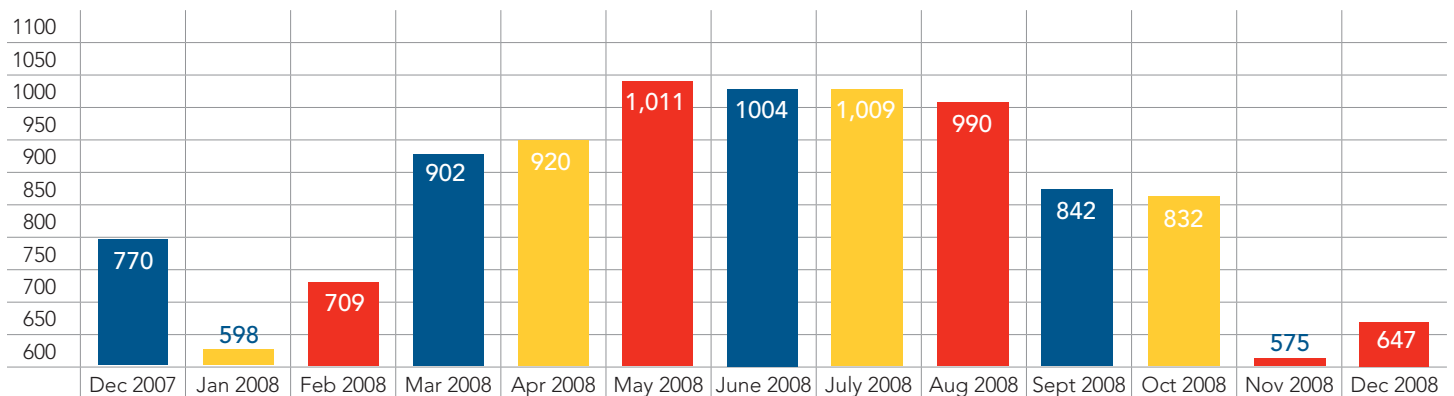
316.267.8371 www.firstamks.com NYSE: FAF

RESIDENTIAL MORTGAGE FILINGS BY LENDER - DECEMBER 2008 Powered by First American CoreLogic, Inc.

Lender	No.	Total Amount	Conventional	FHA	VA	Other
BANK OF AMERICA	62	\$8,621,671	48	13	1	0
BANK OF THE WEST	46	\$4,991,589	36	7	2	1
BOEING WICHITA CU	39	\$2,371,320	39	0	0	0
CAPITOL FSB	101	\$14,158,518	101	0	0	0
COUNTRYWIDE BK	80	\$11,005,233	49	30	1	0
CREDIT UNION/AMERICA	34	\$1,920,030	34	0	0	0
EMPRISE BK	41	\$4,309,419	38	0	0	3
EQUITY BK	46	\$5,506,569	20	22	4	0
FIDELITY BK	51	\$5,584,943	32	14	5	0
GARDEN PLAIN ST BK	14	\$1,666,556	13	0	0	1
INTRUST BK	86	\$9,238,382	85	1	0	0
JP MORGAN CHASE BK	17	\$1,579,503	10	7	0	0
KANZA BK	20	\$2,429,909	20	0	0	0
LEGACY BK	34	\$3,831,047	30	2	0	2
METLIFE HM LNS	96	\$13,111,104	27	59	10	0
* OTHER INSTITUTIONAL LENDERS	11	\$1,435,189	11	0	0	0
PRIMARY RESID'L MTG	18	\$1,925,946	3	14	1	0
PRIORITY MTG CORP/WICHITA	14	\$1,684,671	2	11	1	0
QUICKEN LNS	14	\$1,959,876	5	9	0	0
REGENT FIN'L	18	\$2,007,803	0	18	0	0
ROSE HILL BK	14	\$794,960	13	0	0	1
SECURITY SVGS BK	39	\$5,708,790	29	10	0	0
SUNFLOWER BK	14	\$569,800	12	0	0	2
UNKNOWN	15	\$764,568	0	0	0	15
USAA FSB	17	\$1,820,817	10	0	7	0
VERUS BK	15	\$2,964,385	9	6	0	0
WELLS FARGO BK	53	\$7,867,685	36	14	3	0
126 Lenders with Less than 10 each	404	\$44,415,039	262	111	11	20
GRAND TOTAL	1,413	\$164,245,322	974	348	46	45


**First American
CORELOGIC**

"This information may not be disclosed, disseminated, reproduced, published or otherwise used in any way without the express, written consent of First American CoreLogic, Inc. 2007 All Rights Reserved."

of Residential Sales - 12 Month Trend


Wichita Area Association of Realtors® MLS Statistics Report as of 01/12/2008

RESIDENTIAL MORTGAGE FILINGS BY LENDER - Full Year 2008 Powered by First American CoreLogic, Inc.

Lender	No.	Total Amount	Conv	FHA	VA	Other
ACE MTG FNDG	18	\$2,249,407	1	17	0	0
ADVANCED FIN'L SVCS	40	\$3,877,228	18	22	0	0
ALLIANT BK	20	\$2,299,512	14	0	0	6
ALLIED HM MTG CAP	31	\$3,469,522	8	23	0	0
AMERICAN GENERAL FIN	58	\$2,128,067	58	0	0	0
AMERICAS MTG BANC	18	\$2,775,960	7	6	5	0
AMTRUST BK	22	\$3,028,304	22	0	0	0
ANDOVER ST BK	52	\$4,748,840	48	0	0	4
BANCO POPULAR	10	\$575,795	10	0	0	0
BANK OF AMERICA	1,354	\$139,144,243	1,175	151	28	0
BANK OF THE WEST	856	\$75,725,700	747	82	18	9
BENEFICIAL KS	72	\$6,786,158	72	0	0	0
BNC NAT'L BK	91	\$10,684,455	11	76	4	0
BOEING WICHITA CU	424	\$33,669,395	411	0	0	13
CAMPUS CU	15	\$1,024,696	14	0	0	1
CAPITAL ONE HM LNS	29	\$2,958,199	20	9	0	0
CAPITOL FSB	1,429	\$188,474,109	1,424	0	0	5
CARSON BK	19	\$2,499,158	16	0	0	3
CARTUS HM LNS	19	\$5,231,085	18	0	1	0
CATHOLIC FAM FCU	41	\$1,579,100	40	0	0	1
CENTRAL BK	16	\$1,616,546	15	0	0	1
CENTRAL NAT'L BK	79	\$9,284,506	72	5	0	2
CENTRAL STAR CU	64	\$3,810,801	64	0	0	0
CESSNA EMP CU	109	\$5,339,159	109	0	0	0
CHARLES SCHWAB BK	28	\$4,315,398	28	0	0	0
CHISHOLM TRAIL ST BK	74	\$4,616,550	70	0	0	4
CITIBANK	37	\$2,868,880	37	0	0	0
CITICORP TR BK FSB	103	\$9,873,665	103	0	0	0
CITIFINANCIAL	122	\$7,102,935	122	0	0	0
CITIMORTGAGE	134	\$17,252,546	101	25	8	0
CITIZENS BK/KS	70	\$7,182,801	53	2	0	15
CITIZENS ST BK/CHENEY	37	\$2,501,152	20	0	0	17
CITY/WICHITA NBRHD IMPROVEMNT	118	\$507,059	118	0	0	0
COLDWELL BANKER MTG	51	\$5,280,372	29	20	2	0
COMMERCE BK	162	\$15,212,888	149	9	0	4
COMMUNITY BK/WICHITA	40	\$4,907,946	32	0	0	8
COMMUNITY NAT'L BK	14	\$1,598,360	14	0	0	0
CONWAY BK	35	\$2,996,426	32	0	0	3
CORNERBANK	23	\$4,481,038	17	0	0	6
COUNTRYWIDE BK	1,356	\$171,149,248	885	415	53	3
COUNTRYWIDE HM LNS	17	\$2,178,807	13	3	0	1
CREDIT UNION/AMERICA	481	\$33,307,601	481	0	0	0
DEPARTMENT OF HSNG SVCS	25	\$3,079,236	25	0	0	0
DIAMOND STREET MTG INC	15	\$1,471,556	15	0	0	0
DITECH.COM	15	\$1,412,977	15	0	0	0
DOMESTIC BK	37	\$638,958	37	0	0	0
EDWARD JONES MTG	37	\$4,270,892	26	10	1	0
EMPRISE BK	638	\$56,411,378	572	12	3	51
EQUIFIRST	16	\$1,817,136	2	14	0	0
EQUIPOINT FIN'L NTKW INC	21	\$2,833,216	6	15	0	0
EQUISHARE CU	28	\$751,602	28	0	0	0
EQUITY BK	481	\$59,805,087	374	83	15	9
EVERHOME MTG	12	\$1,539,338	8	4	0	0
EXECUTIVE MTG	76	\$10,411,855	13	58	4	1

continued next page



RESIDENTIAL MORTGAGE FILINGS BY LENDER - Full Year 2008 cont. Powered by First American CoreLogic, Inc.

FARM CREDIT SVCS	32	\$5,514,350	30	0	0	2
FEDERAL HM LN BK/TOPEKA	117	\$398,862	113	0	0	4
FIDELITY BK	708	\$77,936,179	447	216	34	11
FIRST BK/NEWTON	16	\$1,029,683	16	0	0	0
FIRST CHOICE FCU	79	\$4,995,015	75	0	0	4
FIRST EQUITY MTG SVCS	72	\$8,513,454	20	46	6	0
FIRST GUARANTY MTG	11	\$1,270,203	5	6	0	0
FIRST HORIZON HM LN	1030	\$127,553,878	357	597	76	0
FIRST NAT'L BK/ANTHONY	53	\$8,893,227	20	0	0	33
FIRST NAT'L BK/STHRN KS	64	\$5,603,678	59	0	0	5
FIRST ST BK	57	\$5,012,835	56	0	0	1
FRANKLIN AMERICAN MTG	15	\$2,157,855	5	8	2	0
FRANKLIN BK	45	\$5,618,276	11	27	7	0
GARDEN PLAIN ST BK	146	\$19,160,130	108	0	0	38
GATEWAY MTG	28	\$3,242,128	3	25	0	0
GMAC MTG	37	\$3,978,526	16	15	6	0
GOLD MTG BANC INC	25	\$2,981,777	10	15	0	0
HABITAT FOR HUMANITY	28	\$1,104,038	22	0	0	6
HALSTEAD BK	41	\$3,922,155	41	0	0	0
HOME BK	79	\$9,009,122	68	7	0	4
HOMECOMING FIN'L	18	\$2,311,354	18	0	0	0
HUD-HOUSING/URBAN DEV	41	\$2,573,180	2	39	0	0
HUTCHINSON CU	33	\$3,889,400	33	0	0	0
INTRUST BK	1,185	\$94,169,190	1,158	4	3	20
JP MORGAN CHASE BK	169	\$170,520,028	145	21	3	0
KANSAS ST BK/MANHATTAN	46	\$7,502,748	41	0	5	0
KANZA BK	231	\$23,277,325	201	0	0	30
LEGACY BK	321	\$46,186,904	270	31	2	18
LENDING TREE LNS	24	\$3,541,934	17	7	0	0
LIBERTY MTG	58	\$8,574,231	22	36	0	0
M&I BK FSB	22	\$1,946,785	12	10	0	0
MEDICAL CMNTY FCU	29	\$1,077,946	29	0	0	0
MERRILL LYNCH CREDIT	15	\$2,141,774	15	0	0	0
METLIFE HM LNS	336	\$41,164,746	92	209	35	0
MIDAMERICAN CU	151	\$10,543,973	148	0	0	3
MIDFIRST BK	36	\$2,516,821	36	0	0	0
MIDLAND NAT'L BK	29	\$1,859,954	29	0	0	0
MISCELLANEOUS GOVT AGCY	96	\$1,295,298	90	0	0	6
MULVANE ST BK	13	\$1,928,019	9	0	0	4
NATIONAL CTY MTG	22	\$2,444,044	13	4	5	0
NAVY FCU	23	\$3,423,784	21	0	2	0
* OTHER INSTITUTIONAL LENDERS	72	\$6,674,259	67	3	1	1
PENTAGON FCU	14	\$1,329,346	13	0	1	0
PEOPLES BK	10	\$915,586	9	1	0	0
PHH MTG SVCS	22	\$3,149,065	18	4	0	0
PRIMARY RESID'L MTG	73	\$8,229,422	16	53	4	0
PRIORITY MTG CORP/WICHITA	115	\$14,811,562	43	61	10	1
PRIVATE INDIVIDUAL	81	\$7,218,913	10	6	1	64
PROVIDENT FNDG	12	\$1,731,450	12	0	0	0
QUICKEN LNS	100	\$15,342,639	57	43	0	0
RCB BK	45	\$8,655,022	36	3	0	6
RCB BK/PIONEER	21	\$2,629,014	20	1	0	0
REALTY MTG	30	\$3,161,774	6	24	0	0
REGENT FIN'L	147	\$16,789,167	8	139	0	0
RELIANZBANK	42	\$11,619,535	30	0	0	12

continued next page


First American
CORELOGIC

"This information may not be disclosed, disseminated, reproduced, published or otherwise used in any way without the express, written consent of First American CoreLogic, Inc. 2007 All Rights Reserved."

RESIDENTIAL MORTGAGE FILINGS BY LENDER - Full Year 2008 cont. Powered by First American CoreLogic, Inc.

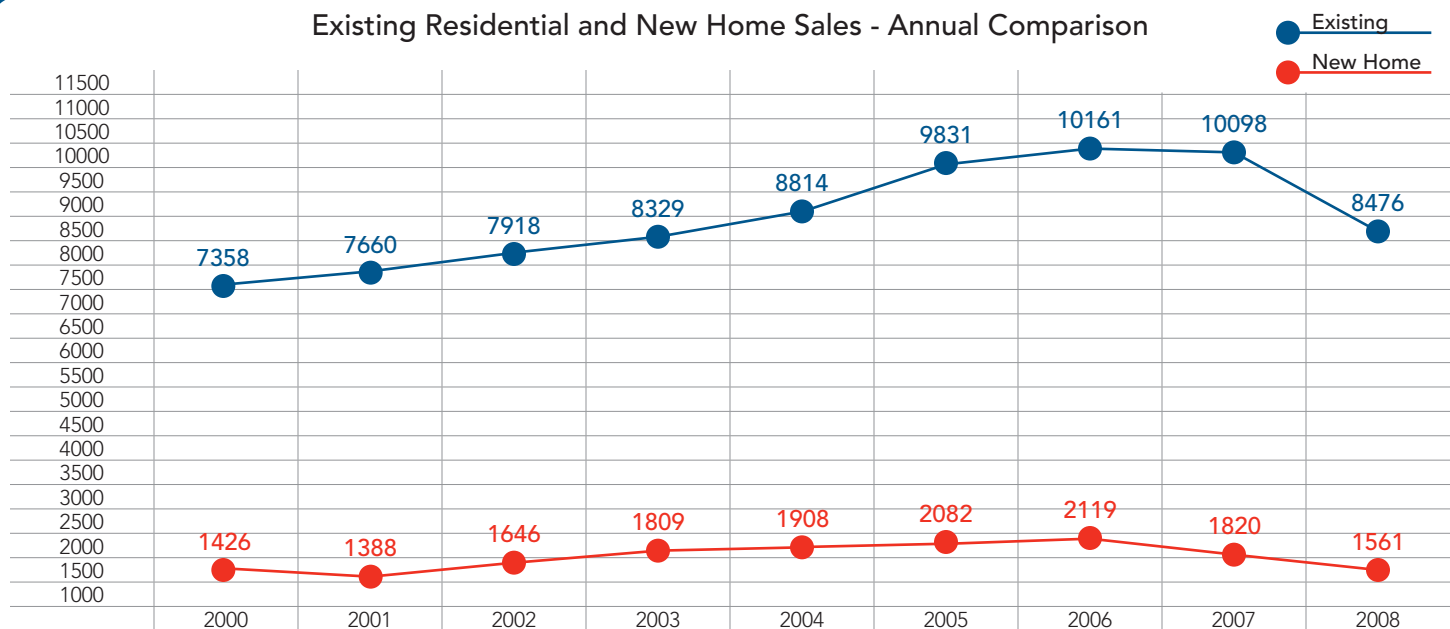
ROSE HILL BK	202	\$20,841,572	192	0	0	10
SECURITY SVGS BK	324	\$44,068,733	238	75	5	6
SHELTER FIN'L BK	13	\$649,952	13	0	0	0
SNB BK/WICHITA	37	\$13,186,574	25	1	0	11
SOUTHWEST NAT'L BK	28	\$1,884,235	28	0	0	0
STATE FARM BK	51	\$3,256,164	50	0	0	1
SUMMIT HM MTG	58	\$7,368,325	6	41	11	0
SUNFLOWER BK	146	\$19,824,225	141	0	0	5
SUNTRUST MTG	151	\$19,232,681	61	86	4	0
TAYLOR BEAN & WHITAKER MTG	77	\$8,173,119	19	57	1	0
TECU CU	20	\$1,842,699	20	0	0	0
TOP MTG	60	\$7,940,479	51	9	0	0
UMB BK	35	\$4,844,050	35	0	0	0
UNION ST BK	15	\$2,848,531	15	0	0	0
UNITED FIDELITY FNDG	14	\$1,500,424	3	11	0	0
UNIVERSAL MTG	115	\$13,798,004	6	94	15	0
UNKNOWN	133	\$3,907,530	5	0	0	128
US BK	36	\$7,094,237	17	15	3	1
US BK/ND	18	\$831,439	18	0	0	0
USAA FSB	163	\$19,139,559	108	0	55	0
VALLEY ST BK	28	\$2,760,617	28	0	0	0
VERUS BK	148	\$16,151,241	91	42	11	4
WACHOVIA BK	25	\$1,903,569	25	0	0	0
WACHOVIA MTG FSB	55	\$7,005,102	40	13	2	0
WASHINGTON MUTUAL BK	44	\$4,505,826	44	0	0	0
WELLS FARGO BK	774	\$100,556,901	593	140	38	3
WELLS FARGO FIN'L BK	142	\$2,541,500	142	0	0	0
WELLS FARGO FIN'L/KS	125	\$15,497,552	125	0	0	0
WESTAMERICA MTG	29	\$3,166,601	4	21	4	0
WESTERN CR	92	\$3,594,358	91	0	0	1
WICHITA FCU	97	\$5,450,088	97	0	0	0
295 Lenders with less than 10 each	1096	\$159,293,537	758	261	31	46
GRAND TOTAL	19,905	2,312,457,835	15,136	3,588	525	656



**First American
CORELOGIC**

"This information may not be disclosed, disseminated, reproduced, published or otherwise used in any way without the express, written consent of First American CoreLogic, Inc. 2007 All Rights Reserved."

Existing Residential and New Home Sales - Annual Comparison



Employee Spotlight



Roxan Williams - Escrow Assistant at 6530 E. 13th

Roxan discovered she had a knack for photography when taking a class in high school and occasionally takes pictures of family and weddings. She loves to read, novels mostly, but is currently reading a book on how to analyze handwriting. Roxan is engaged to Kody. They have no date set as of yet. Roxan and Kody share a love of Wikipedia. They try to 'out-trivia' each other. They plan to become scuba certified on their honeymoon in Grand Cayman where Roxan's cousin is a dive master. She is also proficient at sign language due to her grandparent's hearing impairment. Roxan has a pound pup named Munch. Her favorite part of her job is watching the joy in the buyers and sellers eyes when a difficult deal finally comes together.

Office: 316.652.1401 * Fax: 316.652.1455 * Email: rwilliams@firstam.com

First American Title Locations

CLOSING SERVICES

FIRST AMERICAN TITLE COMMERCIAL CLOSING SERVICES

434 N. Main,
Wichita, KS 67202
(316) 267-8371
Diana Bower, Manager
Jewel Hidalgo, Closer
Marsha Francis, Closer
Cindy Kandt, Assistant
Debbie Oden, Assistant

FIRST AMERICAN TITLE RESIDENTIAL CLOSING SERVICES

MAIN OFFICE

434 N. Main,
Wichita, KS 67202
(316) 267-8371
Jennifer Weast, Closing Dept. Manager
Aliene Powers, Assistant
Cathy Minkler, Assistant
Janis Biggs, Closer
Marilyn Armer, Earnest Money
Sandra Park, Closer
Teresa Martinez, Assistant

EAST 21ST OFFICE

8621 E. 21st St. North, Suite 150
Wichita, KS 67206
(316) 634-6300
Deb Kimble, Manager
Bobbie Estes, Closer
Colleen Christy, Assistant
Erin Sholtz, Closer
Kim Skoumal, Assistant
Kris Scott, Closer
Lamika Mack, Assistant
Tiffany Edem, Assistant

EAST CENTRAL OFFICE

12221 E. Central
Wichita, KS 67206
(316) 685-0667
Kristi Weisbrodt, Manager
Becky Cast, Assistant

EAST 13TH OFFICE

6530 E. 13th
Wichita, KS 67206
(316) 652-1401
Linde Ohmes, Manager
Roxan Williams, Assistant

EAST 13TH OFFICE

12021 E. 13th St. N., Bldg. 100
Wichita, KS 67206
(316) 685-0500
Amy Shepherd, Manager
Jocynda Bolster, Assistant

EAST HARRY OFFICE

10811 E. Harry
Wichita, KS 67207
(316) 618-0115
Angie Engels, Manager

WATERFRONT OFFICE

1635 Waterfront Parkway
Wichita, KS 67206
(316) 928-4200
Karrie Bailey, Manager
April Johnston, Assistant

NORTH RIDGE OFFICE

2872 N. Ridge Road, Ste 112
Wichita, KS 67205
(316) 722-2463
Judy Beall, Manager
Nina Copeland, Assistant

NORTH RIDGE OFFICE

3531 N. Ridge Road
Wichita, KS 67205
(316) 773-3333
Amber Ketchum, Manager
Norma Janzen, Assistant

WEST 13th OFFICE

8442 W. 13th, Suite 103
Wichita, KS 67212
(316) 721-4888
Pam Burns, Branch Manager
Angee Carroll, Closer
Karen McGregor, Closer
Mindy Williams, Assistant

WEST 21ST OFFICE

8558 W. 21st St. N., Suite 400
Wichita, KS 67205
(316) 440-9410
Lonneta Madden, Manager
Heather Faron, Assistant

WEST 21ST OFFICE

7926 W. 21st St. N.
Wichita, KS 67205
(316) 854-0070
Juline Wallweber, Manager
Margi Dochow, Assistant

WEST MAPLE OFFICE

10100 W. Maple
Wichita, KS 67209
(316) 554-2872
Donna Osterman, Manager
Mary Morris, Assistant

WEST MAPLE OFFICE

8406 W. Maple
Wichita, KS 67209
(316) 721-6500
Tonnya Lewis, Manager
Angela Ruda, Assistant
Beverly Love-Hetzel, Assistant
Crystal Driskill, Assistant
Brenda Haylor, Closer
Sherri McAnelly, Assistant
Traci Winter, Assistant

DERBY OFFICE

1120 N. Rock Rd, Ste 300
Wichita, KS 67037
(316) 788-9093
Dottie Amend, Manager
Lloyd Sacket, Closer
Julie Titus, Assistant

TITLE SERVICES

FIRST AMERICAN TITLE COMMERCIAL SERVICES

434 N. Main
Wichita, KS 67202
(316) 267-8371
Glenn B. Edwards, Manager
Lisa Walls, Examiner
Melissa Holland, Examiner
Janet Harris, Assistant
Tonya Ridpath, Assistant

FIRST AMERICAN TITLE RESIDENTIAL SERVICES

434 N. Main
Wichita, KS 67202
(316) 267-8371
Scott P. Brown, Manager
Caren Dressler, Examiner
Cheryl Kessinger, Examiner
Heather Kamphaus, Examiner
James Leftwich, Examiner
Jan McGrath, Examiner
JoAnn Childers, Examiner
Karen Frye, Examiner

Nancy Tiger, Assistant
Sondra Green, Customer Service
Tania Echevarria, Assistant

LIMITED TITLE SERVICES

Matrice Reddick, Title Searches
Stephanie Thummel, Title Searches

RECORDING SERVICES

Teri Rodiek, Recording Desk

POLICY SERVICES

Judy Argyle, Policy Manager
Stephanie Liby, Policy Production
LaFaye Sampson, Assistant

ADMIN. DEPARTMENT

434 N. Main
Wichita, KS 67202
(316) 267-8371
Craig Burns, Kansas State Mngr
David Armagost, County Mgr
David Wood, Office Counsel
Donna Ostreng, Accts Payable
Marty Armbruster, Switchboard
Virginia Black-Kerth, Accts Rec.

MARKETING PERSONNEL

434 N. Main
Wichita, KS 67202
(316) 267-8371
Michael Brown, Sales Manager
Chris Ketzner, Realtor Rep
Dottie Amend, Realtor Rep
Linda Lea Voss, Director of Marketing
Mark Moss, Lender Rep
Sharon Wieters, New Home Rep
Sue Hoefgen, Realtor Rep

COORDINATION SERVICES

434 N. Main
Wichita, KS 67202
(316) 267-8371
Aliene Powers, Coordinator

HOME WARRANTY

(316) 312-0197
Tracy Pryor, Area Manager

TECHNOLOGY ADVANTAGE

434 N. Main
Wichita, KS 67202
(316) 648-9908
Charles Hughes, IT Solutions



First American Title