

BUILDING PERMITS

OCTOBER

	UNITS SINGLE FAMILY			UNITS 2-3-4 FAMILY			UNITS MULTI FAMILY			CONSIDERATION		
	2003	2004		2003	2004		2003	2004		2003	2004	
	Wichita	148	107	-38%	4	4	--	100	24	-76%	\$ 14,345,782	\$ 12,272,122
Derby	25	14	-44%	0	9	+900%	336	0	-100%	\$ 10,195,230	\$ 2,597,327	-75%
Colwich	1	1	--	0	0	--	0	0	--	\$ 148,000	\$ 88,000	-41%
Haysville	6	3	-50%	0	0	--	0	0	--	\$ 762,500	\$ 330,000	-57%
Mulvane	5	4	-20%	0	0	--	0	0	--	\$ 848,000	\$ 473,000	-44%
Valley Center	12	9	-25%	0	0	--	0	0	--	\$ 1,354,000	\$ 1,259,600	-7%
Maize	0	0	--	0	0	--	0	0	--	0	0	--
Park City	14	6	-57%	0	0	--	0	0	--	\$ 1,511,850	\$ 675,000	-55%
Cheney	0	0	--	0	0	--	0	0	--	0	0	--
Sedgwick Co.	25	13	-48%	0	0	--	0	0	--	\$ 4,649,457	\$ 2,178,100	-53%
Andover	29	9	-69%	0	0	--	0	0	--	\$ 3,732,375	\$ 1,162,400	-75%
Augusta	1	3	+200%	0	0	--	0	0	--	\$ 81,112	\$ 279,320	+244%
El Dorado	2	2	--	0	0	--	0	0	--	\$ 360,000	\$ 107,000	-70%
Rose Hill	2	0	-200%	0	0	--	0	0	--	\$ 260,000	0	-100%

YEAR TO DATE

	UNITS		PERMITS			CONSIDERATION			
	2003	2004	2003	2004		2003	2004		
Wichita	1,391	1,439	+3%	1,270	1,392	+10%	\$ 128,684,366	\$ 147,979,864	+15%
Derby	491	129	-74%	182	123	-32%	\$ 25,352,187	\$ 15,973,334	-37%
Colwich	13	10	-23%	13	10	-23%	\$ 1,338,225	\$ 1,049,000	-22%
Haysville	78	94	+21%	78	49	-37%	\$ 8,715,415	\$ 8,971,652	+3%
Mulvane	36	35	-3%	36	35	-3%	\$ 5,175,700	\$ 4,843,000	-6%
Valley Center	51	44	-14%	51	44	-14%	\$ 7,215,965	\$ 6,799,979	-6%
Maize	16	4	-75%	16	4	-75%	\$ 1,657,225	\$ 439,700	-73%
Park City	99	75	-24%	99	75	-24%	\$ 11,293,305	\$ 8,781,656	-22%
Cheney	8	5	-38%	8	5	-38%	\$ 1,067,000	\$ 476,693	-55%
Sedgwick Co.	216	192	-11%	216	192	-11%	\$ 40,276,697	\$ 38,793,493	-4%
Andover	161	185	+15%	158	182	+15%	\$ 23,555,094	\$ 28,901,806	+23%
Augusta	39	36	-8%	39	36	-8%	\$ 4,516,892	\$ 2,995,157	-34%
El Dorado	36	21	-42%	36	21	-42%	\$ 3,938,530	\$ 2,533,000	-36%
Rose Hill	36	14	-61%	33	14	-58%	\$ 4,249,375	\$ 2,650,708	-38%

MORTGAGES

	2003	2004	
OCTOBER			
Mortgages	3,653	2,554	-30%
Consideration	\$ 320,104,914	\$ 195,259,515	-39%
Deeds	2,251	1,887	-16%
YEAR TO DATE			
Mortgages	39,099	28,480	-27%
Consideration	\$ 3,741,088,032	\$ 2,869,805,077	-23%
Deeds	20,368	19,963	-2%

All Security Title Offices will be closed:

Thursday, November 25, 2004

Friday, November 26, 2004

Friday, December 24, 2004

Friday, December 31, 2004



MORTGAGE REPORT

Lender	Total		Conventional		FHLMC		FHA		VA	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
American General Finance	12	\$203,994	12	\$203,994						
Ameriquest Mortgage Company	18	\$2,002,015			18	\$2,002,015				
Argent Mortgage Company, LLC	25	\$2,184,185			25	\$2,184,185				
Bank of America	162	\$12,590,488	51	\$3,425,896	108	\$8,971,311	3	\$193,281		
Beneficial Mortgage Co. of Ks	37	\$2,360,032	37	\$2,360,032						
Boeing Credit Union	54	\$2,602,698	22	\$969,785	32	\$1,632,913				
Capitol Federal Savings Bank	105	\$8,720,515	23	\$719,926	82	\$8,000,589				
Central Bank & Trust Co.	11	\$1,336,685	7	\$972,000	4	\$364,685				
Chase Manhattan Bank USA	10	\$465,825	9	\$428,225	1	\$37,600				
Chase Manhattan Mig Corp	16	\$1,667,035			15	\$1,498,405			1	\$168,630
Citicorp Trust Bank, FSB	13	\$1,200,538	13	\$1,200,538						
Citifinancial, Inc.	30	\$967,227	30	\$967,227						
City of Wichita	11	\$243,182	11	\$243,182						
Citywide Mortgage Associates, Inc.	10	\$890,000	1	\$129,000	9	\$761,000				
Commerce Bank	19	\$2,026,849	13	\$1,340,249	6	\$686,600				
Commercial Federal Bank	173	\$15,520,279	119	\$8,876,508	50	\$6,313,796	4	\$329,975		
Countrywide Home Loans, Inc	82	\$6,140,123	19	\$597,344	48	\$4,538,181	11	\$674,337	4	\$330,261
Credit Union of America	29	\$1,641,377	15	\$453,421	14	\$1,187,956				
Emprise Bank	31	\$2,979,550	31	\$2,979,550						
Equity Bank, N.A.	10	\$1,957,890	7	\$968,600	3	\$989,290				
Executive Mortgage Group Inc	11	\$659,964			9	\$725,858	2	\$133,106		
Fidelity Bank	91	\$7,855,443	38	\$2,314,420	35	\$3,845,060	15	\$1,284,269	3	\$411,694
Fieldstone Mortgage Company	12	\$1,120,993			12	\$1,120,993				
First Choice Fed.Cr.Un.	10	\$279,150			10	\$279,150				
First Franklin Financial Corp.	17	\$1,448,995	3	\$71,280	14	\$1,377,715				
First Horizon Home Loan Corp	158	\$11,763,534	2	\$118,127	136	\$9,891,919	20	\$1,753,488		
First Natl Bank of Southern Ks.	12	\$1,189,825	9	\$833,825	3	\$356,000				
Garden Plain State Bank	20	\$2,443,383	15	\$1,670,963	5	\$772,420				
GMAC Mortgage Corp	16	\$1,079,760	5	\$281,110	11	\$798,650				
Homecomings Fin. Network Inc	11	\$849,730			11	\$849,730				
Individuals as lender	38	\$2,215,183	35	\$2,082,983	3	\$132,200				
Intervale Mortgage Corp	17	\$1,451,125			17	\$1,451,125				
INTRUST Bank-Wichita	105	\$8,097,300	83	\$5,421,908	22	\$2,675,392				
KANZA Bank	19	\$1,642,675	10	\$770,725	9	\$871,950				
Legacy Bank	24	\$2,726,050	20	\$2,187,050	4	\$539,000				
M & I Bank, FSB	16	\$906,487	1	\$14,336	15	\$892,151				
Meritage Mortgage Corp	16	\$814,170			16	\$814,170				
Michigan Fidelity Acceptance Corp.	21	\$2,017,160			21	\$2,017,160				
Mid American Credit Union	17	\$396,906			17	\$396,906				
MILA, Inc.	13	\$716,175			13	\$716,175				
Mortgage Centre, L.C.	72	\$7,443,789			54	\$5,662,081	14	\$1,160,343	4	\$621,365
National City Mortgage Co.	11	\$1,042,805			9	\$826,993	1	\$43,812	1	\$172,000
Option One Mortgage Corp.	10	\$672,234	10	\$672,234						
PlainsCapital McAfee Mortgage Co	39	\$3,239,135	5	\$112,052	16	\$1,450,617	17	\$1,582,999	1	\$93,467
Prairie State Bank	42	\$4,964,438	35	\$4,190,989	6	\$665,200	1	\$108,249		
RBC Mortgage	16	\$1,429,135	2	\$126,500	14	\$1,302,635				
Regent Financial Group, Inc.	13	\$1,183,225			13	\$1,183,225				
Rose Hill State Bank	15	\$1,641,550	10	\$1,065,600	5	\$575,950				
Security Savings Bank	13	\$1,086,204	2	\$105,000	10	\$891,910	1	\$89,294		
USAA Federal Savings Bank	15	\$1,074,566	9	\$395,350	6	\$679,216				
Washington Mutual Bank	21	\$1,991,324	3	\$98,000	16	\$1,683,025	1	\$65,482	1	\$144,817
Wells Fargo Bank, N.A.	144	\$16,289,878	53	\$5,555,517	76	\$9,073,056	9	\$936,212	6	\$725,093
Western Credit, Inc.	11	\$260,187	11	\$260,187						
Wilmington National Finance, Inc.	22	\$2,094,550			22	\$2,094,550				
World Savings	15	\$1,816,687	14	\$1,759,687	1	\$57,000				
184 Lenders with less than 10 each	502	\$50,837,029	248	\$23,699,798	224	\$24,749,175	25	\$1,848,141	5	\$539,915
TOTAL	2,463	\$214,640,231	1,043	\$80,643,118	1,270	\$120,586,883	124	\$10,202,988	26	\$3,207,242

FORECLOSURES

	2004	2003	2002	2001	2000
Current Month	136	145	123	137	80
Year to date	1501	1376	1172	1038	700



MAIN: 434 N. Main.....267-8371
Wichita Service Center Manager/Senior Vice President - Craig Burns

TITLE INSURANCE PRODUCTION**Title Insurance, Commitments in Process****Commercial - John Pyron, Sr VP/Manager**

Glenn Edwards Melissa Williams
 Scott Brown
 Matrice Reddick, Assistant

Residential - Robert Brown, Sr VP/Manager

Karen Frye Nancy Newton Nancy Tiger
 Cheryl Kessinger Jan McGrath Connie Modellmog
 Norma Janzen

Office Counsel

Dave Wood

Customer Service-Restrictions/Deeds

Sondra Green

Bookkeeping - Accounts Receivable

Donna Ostreng Virginia Black

Abstracts, Certificates of Title, Ownership Lists, Title Reports

Janet Harris Heather Kamphaus

Policies

Judy Argyle
 Stephanie Liby

Recordings

Tonya Ridpath

Date Down - Title Insurance

Lori Gable

Title Orders

Donna Wassall

Marketing

Linda Lea Voss, Director of Marketing, TREM Report, Agency Representative
 Mike Brown, Lender Representative
 Chris Ketzner, Real Estate Agent Representative

REAL ESTATE CLOSINGS

Make one call to "Coordinate Your Closing" – 316-462-1900

Senior Vice President/Manager - Jennifer Weast

BROADWAY: 200 N. Broadway, Suite 100.....462-1900

Manager

Robbi McGuffey

Earnest Money Information

Marina Shauers

MAIN: 434 N. Main.....267-8371

Closing Officers

Diana Bower (Commercial)
 Jewel Hidalgo (Commercial)
 Angie Engels (Commercial)
 Nancy Stolzle

Closing Assistants

Cindy Kandt
 Mary White
 Sandra Park
 Cathy Minkler

EAST: 8621 E. 21st, Suite 150.....634-6300

Nikki Hutton
 Deana Henrie
 Amy Borniger

Stephanie Mitchell
 Melissa Burgess
 Jan Webster

EAST CENTRAL: 12221 E. Central.....685-0667

Karrie Bailey

Kristi Paul

EAST 13th: 6530 E. 13th.....652-1401

Linde Ohmes

Hannah Lonergan

WEST: 8442 W. 13th, Suite 103721-4888

Terry Hamer

Karen McGregor

NORTH TYLER: 2121 N. Tyler, Suite 201.....773-6200

Sharon Wieters
 Carrol Soerries

Colleen Christy
 Amber Ketchum

DERBY: 1120 N. Rock Rd., Suite 300788-9093

Lloyd Sacket

Susie Spring

BUTLER COUNTY: Brandon Knowles, Marketing Karla Hart, Marketing

ANDOVER: 105 S. Andover Rd.733-2371

Marsha Francis

EL DORADO: 110 S. Gordy.....320-7089

Trisha Powell

Robin Winkle, Title Dept.

Patrice Humig, Title Dept.

AUGUSTA: 305 W. 7th775-0205

Sue Hoefgen

Kim Ellison

**SECURITY TITLE**

434 N. Main
 Wichita, KS 67202



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 U.S. POSTAGE
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 Wichita, Kansas