



SECURITY TITLE

A division of First American Title Kansas Agency, Inc.

**When choosing your title company
look for financial strength.**

**We are the #1 insurer in Kansas,
serving Sedgwick and Butler counties.**

Security MAIN

**434 N. Main, Wichita, KS 67202
Phone: 267-8371 Fax: 267-8115**

Security EAST

**8621 E. 21st N., Suite 150
Wichita, KS 67206
Phone: 634-6300 Fax: 634-1285**

Security DERBY

**1120 N. Rock Rd, Suite 300
Derby, KS 67037
Phone: 788-9093 Fax: 788-9210**

Security WEST

**8442 W. 13th St., Suite 103
Wichita, KS 67212
Phone: 721-4888 Fax: 721-1980**

Security EAST CENTRAL

**12221 E. Central
Wichita, KS 67206
Phone: 685-0667 Fax: 685-0884**

Security NORTH TYLER

**2121 N. Tyler, Suite 201
Wichita, KS 67212
Phone: 773-6200 Fax: 773-6208**

Security EAST 13th

**6530 E. 13th
Wichita, KS 67206
Phone: 652-1401 Fax: 652-1455**

Security ANDOVER

**105 S. Andover Rd, Suite E
Andover, KS 67002
Phone: 733-2371 Fax: 733-0955**

Security EL DORADO

**204 W. Central
El Dorado, KS 67042
Phone: 320-7089 Fax: 320-7044**

Security AUGUSTA

**1239 State & 305 W. 7th
Augusta, KS 67010
Phone: 775-3325**

BUILDING PERMITS

SEPTEMBER

	UNITS SINGLE FAMILY			UNITS 2-3-4 FAMILY			UNITS MULTI FAMILY			CONSIDERATION		
	2002	2003		2002	2003		2002	2003		2002	2003	
Wichita	85	100	+18%	10	4	-60%	0	0	--	\$ 8,996,717	\$ 10,762,554	+20%
Derby	10	6	-40%	0	0	--	0	0	--	\$ 1,396,890	\$ 724,285	-48%
Colwich	1	3	+200%	0	0	--	0	0	--	\$ 162,000	\$ 191,225	+18%
Haysville	12	2	-83%	0	0	--	0	0	--	\$ 1,212,100	\$ 224,000	-81%
Mulvane	6	6	--	0	0	--	0	0	--	\$ 848,000	\$ 927,000	+9%
Valley Center	2	2	--	0	0	--	0	0	--	\$ 255,000	\$ 326,900	+28%
Maize	1	**		0	0	--	0	0	--	\$ 138,400	**	
Park City	3	7	+133%	0	0	--	0	0	--	\$ 295,000	\$ 882,000	+199%
Cheney	0	2	+200%	0	0	--	0	0	--	--	\$ 267,000	+100%
Sedgwick Co.	17	26	+53%	0	0	--	0	0	--	\$ 3,208,860	\$ 4,941,290	+54%
Andover	13	7	-46%	0	0	--	0	0	--	\$ 1,951,350	\$ 882,000	-55%
Augusta	2	5	+150%	0	0	--	0	0	--	\$ 155,712	\$ 633,868	+307%
El Dorado	5	3	-40%	0	0	--	0	0	--	\$ 417,500	\$ 467,050	+12%
Rose Hill	1	3	+200%	0	0	--	0	0	--	\$ 116,000	\$ 464,631	+301%

**Figures not available

YEAR TO DATE

	UNITS			PERMITS			CONSIDERATION		
	2002	2003		2002	2003		2002	2003	
Wichita	1,197	1,139	-5%	1,170	1,107	-5%	\$ 120,115,517	\$ 114,338,584	-5%
Derby	147	130	-12%	141	129	-9%	\$ 17,402,993	\$ 15,156,957	-13%
Colwich	5	12	+140%	4	12	+140%	\$ 666,000	\$ 1,190,225	+79%
Haysville	79	72	-9%	77	72	-6%	\$ 7,215,400	\$ 7,952,915	+10%
Mulvane	34	31	-9%	34	31	-9%	\$ 4,156,800	\$ 4,327,700	+3%
Valley Center	79	39	-51%	26	39	+50%	\$ 5,845,500	\$ 5,681,200	-3%
Maize	24	14**		23	14		\$ 2,165,519	\$ 1,478,925**	
Park City	77	85	+10%	77	85	+10%	\$ 7,094,310	\$ 9,781,455	+38%
Cheney	6	8	+33%	6	8	+33%	\$ 670,600	\$ 1,067,000	+59%
Sedgwick Co.	150	191	+27%	150	191	+27%	\$ 23,333,460	\$ 35,627,240	+53%
Andover	152	132	-13%	146	129	-12%	\$ 22,401,957	\$ 18,940,719	-12%
Augusta	22	38	+73%	21	38	+81%	\$ 1,718,544	\$ 4,435,780	+158%
El Dorado	18	34	+89%	18	34	+89%	\$ 1,686,680	\$ 3,578,530	+112%
Rose Hill	26	34	+31%	23	31	+35%	\$ 3,322,792	\$ 3,989,375	+20%

**Does not include September, '03 figures

MORTGAGES

	2002	2003	
<u>SEPTEMBER</u>			
Mortgages	3,092	4,188	+35%
Consideration	\$ 261,451,681	\$ 361,527,241	+88%
Deeds	1,777	2,186	+23%
<u>YEAR TO DATE</u>			
Mortgages	25,849	35,446	+37%
Consideration	\$ 2,915,941,344	\$ 3,420,983,118	+17%
Deeds	17,444	18,117	+4%

All Security Title Offices will be closed:

Thursday, November 27, 2003

Friday, November 28, 2003

Thursday, December 25, 2003

Friday, December 26, 2003

Thursday, January 1, 2004



MORTGAGE REPORT

Lender	Total		Conventional		FHLMC		FHA		VA	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
ABN AMRO Mortgage Group	33	\$3,770,673			31	\$3,528,016			2	\$242,657
American General Finance	13	\$213,669	13	\$213,669						
AmerUs Home Lending, Inc.	26	\$2,293,203			26	\$2,293,203				
Andover State Bank	14	\$1,940,100	5	\$429,400	9	\$1,510,700				
Argent Mortgage Company, LLC	11	\$929,050			11	\$929,050				
Bank of America	283	\$29,582,318	112	\$13,667,139	165	\$15,409,712	3	\$226,458	3	\$279,009
Beneficial Mortgage Co. of Ks	42	\$1,331,323	42	\$1,331,323						
Boeing Credit Union	151	\$8,190,746	68	\$1,848,019	83	\$6,342,727				
Capitol Federal Savings Bank	282	\$24,164,797	59	\$1,602,692	223	\$22,562,105				
Cendant Mortgage Corp	19	\$1,999,642	1	\$24,169	17	\$1,779,773			1	\$195,700
Central National Bank	11	\$1,297,328	6	\$710,080	3	\$429,200	2	\$158,048		
Chase Manhattan Mtg Corp	80	\$8,371,651	3	\$66,000	64	\$6,979,624	8	\$840,249	5	\$485,778
Chisholm Trail State Bank	15	\$1,348,200	15	\$1,348,200						
Citicorp Trust Bank, FSB	12	\$1,009,454	12	\$1,009,454						
Citifinancial, Inc.	36	\$895,805	36	\$895,805						
CitiMortgage, Inc.	11	\$2,352,050			11	\$2,352,050				
City of Wichita	36	\$424,112	36	\$424,112						
Citywide Mortgage Associates, Inc.	16	\$1,380,200			16	\$1,380,200				
CMC Mortgage Corporation	15	\$1,279,163	1	\$129,540	5	\$515,800	9	\$633,823		
Commerce Bank	27	\$2,801,700	22	\$2,264,500	5	\$537,200				
Commercial Federal Bank	312	\$22,886,088	120	\$4,262,073	128	\$13,106,696	36	\$2,780,656	28	\$2,736,663
Conway Bank	16	\$3,496,646	16	\$3,496,646						
Countrywide Home Loans, Inc	122	\$9,436,900	27	\$626,111	70	\$6,905,021	22	\$1,711,219	3	\$194,549
Credit Union of America	66	\$3,931,891	35	\$926,791	31	\$3,005,100				
Emprise Bank	67	\$5,132,285	67	\$5,132,285						
Fidelity Bank	230	\$25,959,359	80	\$14,135,910	104	\$8,509,649	32	\$2,221,572	14	\$1,092,228
First Choice Fed.Cr.Un.	11	\$521,018	1	\$87,516	10	\$433,502				
First Franklin Financial Corp.	19	\$1,477,300			19	\$1,477,300				
First Horizon Home Loan Corp	172	\$13,310,418	27	\$841,298	109	\$8,990,870	30	\$2,792,855	6	\$685,395
First Magnus Financial Corp.	20	\$2,073,144	1	\$10,000	10	\$1,138,927	7	\$694,274	2	\$229,943
First National Bank-Derby	22	\$1,761,210	18	\$1,291,120	4	\$470,090				
First Natl Bank of Southern Ks.	19	\$1,790,527	11	\$639,636	8	\$1,150,891				
Garden Plain State Bank	16	\$1,567,875	11	\$1,056,691	5	\$511,184				
Homecomings Fin. Network Inc	16	\$1,282,782			16	\$1,282,782				
Individuals as lender	28	\$2,341,249	28	\$2,341,249						
INTRUST Bank-Wichita	137	\$12,228,354	91	\$7,309,114	45	\$4,801,940			1	\$117,300
KANZA Bank	25	\$2,006,125	7	\$564,875	18	\$1,441,250				
Legacy Bank	71	\$8,459,551	37	\$3,262,301	34	\$5,197,250				
Meritage Mortgage Corp	12	\$644,100			12	\$644,100				
Metro Center Mortgage, Inc.	37	\$3,193,540			37	\$3,193,540				
Mid American Credit Union	33	\$815,958	2	\$16,700	31	\$799,258				
MILA, Inc.	14	\$913,355			14	\$913,355				
Mortgage Centre, L.C.	139	\$13,651,868	1	\$61,600	106	\$10,591,416	24	\$1,931,208	8	\$1,067,644
Mortgage Investors Corp	20	\$1,744,650			3	\$319,500			17	\$1,425,150
Mortgages Unlimited	10	\$559,525	6	\$178,750	4	\$380,775				
National City Mortgage Co.	44	\$4,210,794			22	\$2,259,266	16	\$1,358,067	6	\$593,461
New Century Mortgage Corp	10	\$1,236,300			10	\$1,236,300				
Option One Mortgage Corp.	17	\$1,597,075	17	\$1,597,075						
Pioneer Bank & Trust	11	\$1,159,962	1	\$162,782	10	\$997,180				
Prairie State Bank	57	\$10,434,642	37	\$8,431,989	17	\$1,696,550	2	\$208,253	1	\$97,850
Principal Residential Mtg, Inc	10	\$890,085			7	\$636,819	1	\$93,770	2	\$159,496
Priority Mortgage Corp.	14	\$1,336,650			11	\$1,123,750	3	\$212,900		
RBC Mortgage	14	\$1,675,288			14	\$1,675,288				
Realty Home Mortgage, LLC	12	\$1,110,252			10	\$918,096	1	\$98,356	1	\$93,800
Regent Financial Group, Inc.	12	\$1,007,910	9	\$740,800	3	\$267,110				
Security Savings Bank	34	\$3,571,493	13	\$1,841,050	16	\$1,313,279	5	\$417,164		
State Farm Bank	10	\$703,267	5	\$196,320	5	\$506,947				
Stillwater National Bank and Trust Co.	18	\$3,924,770	15	\$3,332,070	3	\$592,700				
Sunflower Bank	20	\$3,048,478	13	\$2,218,578	7	\$829,900				
TECU Credit Union	21	\$1,666,300			21	\$1,666,300				
Telephone Credit Union	10	\$379,215	10	\$379,215						
U.S. Bank N.A. ND	11	\$677,089	6	\$288,739	5	\$388,350				
Valley State Bank	12	\$812,520	12	\$812,520						
Washington Mutual Bank	54	\$4,308,884	2	\$194,000	45	\$3,529,441	2	\$213,959	5	\$371,484
Wells Fargo Bank, N.A.	60	\$1,694,101	60	\$1,694,101						
Wells Fargo Home Mortgage	207	\$23,597,707			180	\$20,914,697	17	\$1,593,910	10	\$1,089,100
Wichita Municipal Fed Cr Union	10	\$364,247	2	\$20,000	8	\$344,247				
World Savings	19	\$1,513,361	16	\$1,160,456	3	\$352,905				
219 Lenders with less than 10 each	611	\$71,627,756	242	\$35,808,454	309	\$30,243,229	42	\$3,624,829	18	\$1,951,244
TOTAL	4,065	\$379,309,048	1,477	\$131,082,917	2,193	\$213,306,110	262	\$21,811,570	133	\$13,108,451

FORECLOSURES

	2003	2002	2001	2000	1999
Current Month	157	79	109	74	70
Year to date	1231	1049	901	620	554



SECURITY TITLE

MAIN.....267-8371
Wichita Service Center Manager - Craig Burns

Office Counsel
 Dave Wood

Legal Descriptions and Ownerships
 Carol Howell

Abstracts, Certificates of Title, Ownership Lists, Title Reports
 Norma Janzen Janet Harris Heather Kamphaus

Title Insurance, Commitments in Process

Robert Brown Karen Frye Sylvia Gorup Nancy Tiger Scott Brown
 Glenn Edwards Cheryl Kessinger John Pyron Jan McGrath Nancy Newton
 Connie Modellmog Nathan Kimble Melissa Williams Robin Sullivan

Policies **Date Down - Title Insurance** **Title Orders**
 Judy Argyle Tonya Ridpath Julie Haggard Donna Wassall

TREM Report
 Linda Lea Voss

Office Administrator **Bookkeeping - Accounts Receivable**
 Robbi McGuffey Donna Ostreng Virginia Black

Real Estate Closings: Jennifer Weast, Manager

Closing Officers **Closing Assistants** **Earnest Money Information**
 Diana Bower (Commercial) Cindy Kandt Shelly Roberts
 Jewel Hidalgo (Commercial)
 Angie Engels Terri Bangert
 Nancy Stolzle Sandra Park

EAST : Debbie Kimble.....634-6300

Nikki Hutton Kim Skoumal
 Rachael Kimble Stephanie Mitchell

EAST CENTRAL.....

Karrie Bailey Mary Spink

EAST 13th.....

Karen McGregor Nancy Ringer

WEST721-4888

Terry Hamer Janis Biggs
 Julie Modellmog

NORTH TYLER.....773-6200

Sharon Wieters Sherry Renollet
 Carrol Soerries Amber Ketchum

DERBY788-9093

Lloyd Sacket Joenel Hoopengartner
 Marsha Francis Susie Spring

BUTLER COUNTY: Brandon Knowles, Marketing Karla Hart, Marketing

ANDOVER.....733-2371

Deana Henrie Andrea Fahy

EL DORADO.....320-7089

Robin Winkle Patrice Humig Relda Short

AUGUSTA.....775-3325

Lolita Zerbe