

# DEC 2010 TREM REPORT

## SEDGWICK COUNTY

### BUILDING UNITS - December

	SINGLE FAMILY			2-3-4 FAMILY			MULTI FAMILY			CONSIDERATION		
	2009	2010		2009	2010		2009	2010		2009	2010	
Wichita	64	26	-60%	4	8	+100	--	--	--	\$7,684,759	\$3,530,145	-55%
Derby	15	6	-60%	--	--	--	--	--	--	\$2,290,020	\$1,010,975	-55%
Colwich	0	0	--	--	--	--	--	--	--	0	0	--
Haysville	1	2	+100%	--	--	--	--	--	--	\$ 358,000	\$ 286,000	-21%
Mulvane	1	1	--	--	--	--	--	--	--	\$ 81,000	\$ 160,000	+98%
Valley Center	1	2	+100%	--	--	--	--	--	--	\$ 122,000	\$ 312,800	+157%
Maize	6	2	-67%	--	--	--	--	--	--	\$1,058,000	\$ 550,000	-49%
Park City	5	0	-500%	--	--	--	--	--	--	\$ 635,241	0	-100%
Cheney	0	0	--	--	--	--	--	--	--	0	0	--
Sedgwick Co.	10	7	-30%	--	--	--	--	--	--	\$2,091,000	\$1,315,531	-38%
Andover	7	6	-15%	--	--	--	--	--	--	\$3,396,894	\$ 927,903	-73%
Augusta	1	0	-100%	--	--	--	--	--	--	\$ 128,968	0	-100%
El Dorado	4	0	-400%	--	--	--	--	--	--	\$ 310,000	0	-100%
Rose Hill	1	0	-100%	--	--	--	--	--	--	\$ 150,000	0	-100%

### BUILDING PERMITS - YEAR-TO-DATE

	UNITS			PERMITS			CONSIDERATION		
	2009	2010		2009	2010		2009	2010	
Wichita	841	692	-18%	750	602	-20%	\$81,189,801	\$67,488,019	-17%
Derby	555	90	-84%	125	88	-30%	\$29,229,340	\$13,697,113	-54%
Colwich	4	1	-75%	4	1	-75%	\$ 437,300	\$ 138,500	-69%
Haysville	86	18	-80%	39	16	-59%	\$ 8,092,940	\$ 2,080,800	-75%
Mulvane	8	4	-50%	8	4	-50%	\$ 1,188,000	\$ 845,000	-29%
Valley Center	22	29	+32%	22	25	+14%	\$ 3,253,045	\$ 4,144,425	+28%
Maize	56	44	-22%	50	37	-26%	\$ 8,414,690	\$ 6,576,427	-22%
Park City	105	23	-79%	68	23	-67%	\$ 9,470,781	\$ 2,884,950	-70%
Cheney	5	12	+140%	5	5	--	\$ 1,092,395	\$ 1,165,000	+7%
Sedgwick Co.	86	73	-16%	86	73	-16%	\$20,989,162	\$17,305,086	-18%
Andover	65	68	+5%	59	63	+7%	\$ 5,316,334	\$14,423,350	+172%
Augusta	11	18	+64%	11	14	+28%	\$ 1,167,052	\$ 1,345,119	+16%
El Dorado	15	17	+14%	14	17	+22%	\$ 1,569,500	\$ 1,896,000	+21%
Rose Hill	7	8	+15%	7	8	+15%	\$ 1,117,000	\$ 1,442,524	+30%

### MORTGAGES

	2009	2010	
December			
Mortgages	1,970	1,960	-1%
Consideration	\$185,819,711	\$210,101,418	+14%
Deeds	1,918	1,550	-20%
YEAR TO DATE			
Mortgages	23,212	20,335	-56%
Consideration	\$2,742,944,812	\$2,065,499,195	-25%
Deeds	18,522	17,964	-4%

### FORECLOSURES

	2010	2009	2008	2007	2006
Current Month	255	213	193	173	146
Year to date	2594	2493	2060	1992	2086

Our Offices will be closed:  
Friday, December 24, 2010

### TREM CONTACT

Mark Moss  
TEL 316.992.9008  
EMAIL mmos@security1stks.com



Security 1st Title

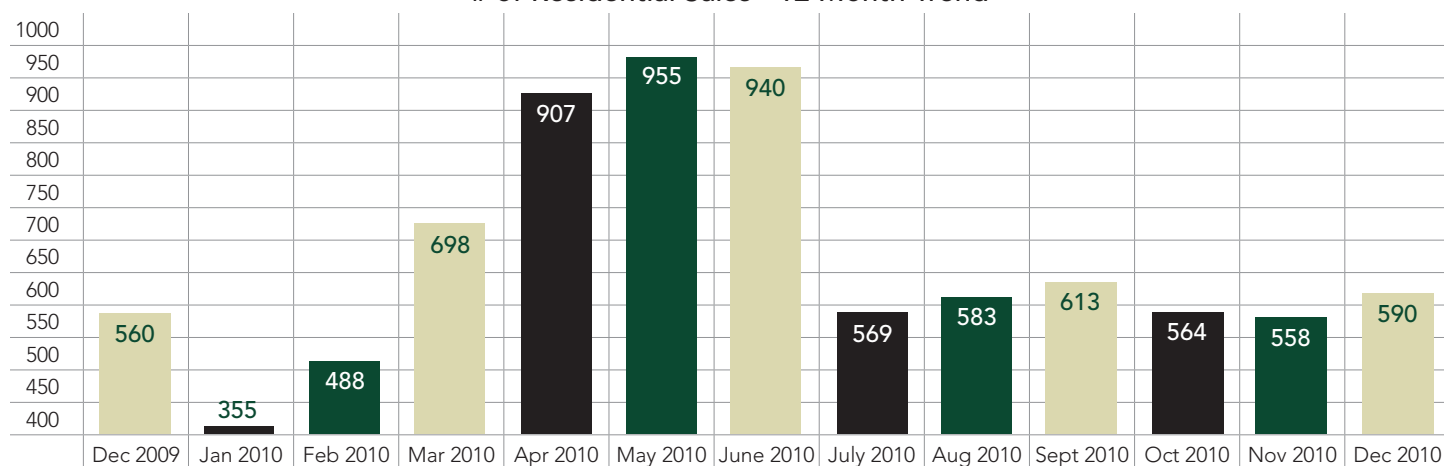
434 N Main, Wichita KS 67202  
316.267.8371 www.security1stks.com

**RESIDENTIAL MORTGAGE FILINGS BY LENDER - December, 2010** Powered by First American CoreLogic, Inc.

Lender	No.	Total Amount	Conventional	FHA	VA	Other
BANK OF AMERICA	113	\$15,475,837	73	34	6	0
BANK OF THE WEST	28	\$3,420,875	23	5	0	0
BNC NAT'L BK	14	\$1,986,263	5	8	1	0
CAPITOL FSB	187	\$27,796,242	186	1	0	0
CENTRAL STAR CU	13	\$1,312,700	13	0	0	0
CESSNA EMP CU	11	\$1,422,650	11	0	0	0
CITY/WICHITA NBRHD IMPROVEMNT	37	\$130,146	37	0	0	0
CREDIT UNION/AMERICA	48	\$6,178,160	48	0	0	0
EMPRISE BK	26	\$3,008,641	26	0	0	0
EXECUTIVE MTG	11	\$1,558,791	6	5	0	0
FIDELITY BK	107	\$12,709,498	57	36	13	1
FIRST CHOICE FCU	10	\$491,990	10	0	0	0
GARDEN PLAIN ST BK	13	\$1,883,170	13	0	0	0
INTRUST BK	51	\$6,559,119	49	1	1	0
JP MORGAN CHASE BK	24	\$2,872,462	23	1	0	0
KANSAS ST BK/MANHATTAN	17	\$2,397,587	16	0	1	0
KANZA BK	14	\$2,203,275	11	2	1	0
LEADER ONE FIN'L	16	\$2,270,740	6	9	1	0
LEGACY BK	25	\$4,050,864	21	2	1	1
MERITRUST CU	36	\$4,561,348	36	0	0	0
METLIFE HM LNS	94	\$13,203,400	44	46	4	0
MIDAMERICAN CU	36	\$4,182,035	36	0	0	0
OPEN MTG	11	\$1,454,190	4	7	0	0
PRIMARY RESID'L MTG	11	\$1,585,553	5	5	1	0
PRIORITY MTG CORP/WICHITA	12	\$1,925,302	6	5	1	0
PULASKI BK	19	\$2,434,525	9	10	0	0
QUICKEN LNS	20	\$3,073,206	9	11	0	0
REGENT FIN'L	34	\$4,811,480	4	28	2	0
ROSE HILL BK	11	\$857,870	11	0	0	0
SIMMONS FIRST NAT'L BK	10	\$1,344,440	6	3	1	0
USAA	25	\$3,519,899	12	0	13	0
VERUS BK	18	\$2,384,746	15	2	1	0
WELLS FARGO BK	134	\$18,811,247	107	21	6	0
130 Lenders with less than 10 loans	313	\$43,277,889	232	65	9	7
<b>GRAND TOTAL</b>	<b>1,549</b>	<b>\$205,156,140</b>	<b>1,170</b>	<b>307</b>	<b>63</b>	<b>9</b>


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**# of Residential Sales - 12 Month Trend**


Wichita Area Association of Realtors® MLS Statistics Report as of 01/13/2011

## RESIDENTIAL MORTGAGE FILINGS BY LENDER - Full Year 2010 Powered by First American CoreLogic, Inc.

Lender	No.	Total Amount	Conventional	FHA	VA	Other
ADVANCE MTG	10	\$2,330,439	6	3	1	0
ALLIED HM MTG CAP	61	\$7,315,929	8	49	4	0
ALLY BK CORP	27	\$3,624,872	22	3	2	0
AMERICAN AGCREDIT FLCA	27	\$4,919,630	27	0	0	0
AMERICAN EQUITY MTG	15	\$2,318,931	5	10	0	0
AMERICAN SW MTG	19	\$2,633,684	8	10	1	0
AMERISAVE MTG	33	\$6,868,515	29	4	0	0
ANDOVER ST BK	45	\$6,310,488	42	3	0	0
BANK OF AMERICA	1,281	\$169,508,769	751	443	87	0
BANK OF KANSAS	16	\$4,988,586	15	1	0	0
BANK OF THE WEST	274	\$35,347,374	226	42	6	0
BANKMORTGAGESOLUTIONS LLC	17	\$2,577,275	11	2	4	0
BNC NAT'L BK	265	\$35,239,324	69	164	32	0
CAMPUS CU	13	\$804,455	13	0	0	0
CAPITOL FSB	1,077	\$154,349,925	1,029	47	1	0
CARSON BK	38	\$3,621,013	38	0	0	0
CATHOLIC FAM FCU	11	\$656,878	11	0	0	0
CENTRAL NAT'L BK	32	\$3,550,712	27	3	2	0
CENTRAL STAR CU	71	\$8,802,273	71	0	0	0
CESSNA EMP CU	68	\$7,341,970	68	0	0	0
CHISHOLM TRAIL ST BK	43	\$4,040,350	43	0	0	0
CITICORP TR BK FSB	29	\$2,479,302	29	0	0	0
CITIMORTGAGE	125	\$16,517,095	112	9	4	0
CITIZENS BK/KS	69	\$9,747,894	63	6	0	0
CITIZENS ST BK	14	\$1,696,895	12	2	0	0
CITIZENS ST BK/CHENEY	20	\$1,426,101	20	0	0	0
CITY/WICHITA NBRHD IMPROVEMNT	201	\$870,362	201	0	0	0
COMMERCE BK	67	\$8,258,984	66	0	1	0
COMMUNITY HOMELENDING	34	\$6,050,631	26	7	1	0
CORNERBANK	18	\$1,883,993	16	0	0	2
CREDIT UNION/AMERICA	383	\$47,234,666	383	0	0	0
DEPARTMENT OF HSNB SVCS	21	\$2,593,333	21	0	0	0
EDWARD JONES MTG	32	\$3,700,857	29	3	0	0
EMBRACE HM LOANS	58	\$6,664,441	11	47	0	0
EMPRISE BK	219	\$24,633,136	199	17	3	0
EQUITY BK	314	\$40,394,621	135	152	25	2
EVERHOME MTG	11	\$1,246,050	11	0	0	0
EXECUTIVE MTG	128	\$17,945,794	49	61	18	0
FEDERALLY CHARTERED SVGS BK	19	\$1,999,030	0	19	0	0
FIDELITY BK	1,096	\$136,322,657	552	471	72	1
FIRST BK/NEWTON	26	\$3,119,574	26	0	0	0
FIRST CHOICE FCU	75	\$4,852,721	75	0	0	0
FIRST NAT'L BK/STHRN KS	49	\$6,212,411	49	0	0	0
FIRST OHIO BANC & LNDG	10	\$1,435,296	2	8	0	0
FIRST ST BK	12	\$1,429,188	9	0	0	3
FIRST TN BK	12	\$1,324,035	12	0	0	0
FRANKLIN AMERICAN MTG	23	\$2,809,260	6	15	2	0
FREEDOM MTG	14	\$2,103,085	0	4	10	0
GARDEN PLAIN ST BK	127	\$19,311,943	127	0	0	0
HABITAT FOR HUMANITY	19	\$1,057,316	19	0	0	0
HALSTEAD BK	56	\$7,085,776	56	0	0	0

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## RESIDENTIAL MORTGAGE FILINGS BY LENDER - Full Year 2010 Powered by First American CoreLogic, Inc.

Lender	No.	Total Amount	Conventional	FHA	VA	Other
HOME BK	52	\$6,609,396	51	1	0	0
HOME SVGS/AMERICA FSB	12	\$1,914,490	2	7	3	0
HUD-HOUSING/URBAN DEV	62	\$62	0	62	0	0
HUTCHINSON CU	49	\$5,918,900	49	0	0	0
ING BK	12	\$2,352,174	12	0	0	0
INTRUST BK	753	\$86,716,269	727	21	5	0
JAMES B NUTTER & CO	13	\$1,164,693	3	10	0	0
JP MORGAN CHASE BK	137	\$17,514,195	128	8	1	0
KANSAS CTY MTG GRP LLC	22	\$3,442,052	4	9	9	0
KANSAS ST BK/MANHATTAN	119	\$18,614,725	112	0	7	0
KANZA BK	129	\$19,108,276	109	17	3	0
LEADER ONE FIN'L	112	\$14,490,194	36	70	6	0
LEGACY BK	268	\$38,069,388	238	24	2	4
LENDING TREE LNS	21	\$3,178,962	16	5	0	0
LITTON LN SERVICING	11	\$1,654,908	11	0	0	0
M&I BK FSB	33	\$3,762,128	0	33	0	0
MEDICAL CMNTY FCU	13	\$1,265,570	13	0	0	0
MERITRUST CU	303	\$39,802,985	303	0	0	0
MERRILL LYNCH CREDIT	19	\$3,588,329	19	0	0	0
METLIFE HM LNS	828	\$111,816,418	355	399	74	0
MIDAMERICAN CU	163	\$20,110,497	163	0	0	0
MIDFIRST BK	25	\$2,317,745	25	0	0	0
MIDLAND NAT'L BK	20	\$3,376,235	20	0	0	0
MORTGAGE INVS	17	\$2,212,923	5	10	2	0
MORTGAGE LENDERS/AMERICA	22	\$3,598,850	4	16	2	0
NATIONAL BK/KS CTY	18	\$3,664,666	4	0	14	0
NATIONWIDE MTG CONCEPTS	12	\$2,521,896	0	1	11	0
NAVY FCU	16	\$2,235,968	11	0	5	0
NORTH AMERICAN SVGS BK	17	\$3,375,950	8	1	8	0
OPEN MTG	65	\$8,562,188	22	39	4	0
OTHER INSTITUTIONAL LENDERS	79	\$8,898,829	72	6	1	0
PEOPLES BK	19	\$1,815,785	17	2	0	0
PHH MTG SVCS	49	\$6,315,404	22	22	5	0
PLAZA HM MTG	12	\$1,479,103	0	11	1	0
PNC MTG	19	\$2,392,503	16	1	2	0
PRIMARY RESID'L MTG	154	\$20,363,081	39	106	9	0
PRIORITY MTG	22	\$2,936,047	4	18	0	0
PRIORITY MTG CORP/WICHITA	124	\$19,087,550	59	55	10	0
PRIVATE INDIVIDUAL	61	\$11,321,393	5	0	0	56
PULASKI BK	35	\$5,284,720	19	15	1	0
QUICKEN LNS	297	\$40,499,307	156	122	19	0
RCB BK	94	\$17,627,974	93	1	0	0
REGENT FIN'L	424	\$54,393,495	71	324	29	0
RELIANZBANK	23	\$2,829,480	23	0	0	0
ROSE HILL BK	146	\$10,491,719	146	0	0	0
SECURITY NAT'L MTG	51	\$6,329,128	23	25	3	0
SECURITY SVGS BK	219	\$30,488,221	98	99	22	0
SIMMONS FIRST NAT'L BK	25	\$2,969,388	13	9	3	0
SIRVA MTG	12	\$2,208,152	12	0	0	0
SOUTHWEST NAT'L BK	30	\$1,681,534	30	0	0	0
STATE FARM BK	24	\$1,946,073	24	0	0	0

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## RESIDENTIAL MORTGAGE FILINGS BY LENDER - Full Year 2010

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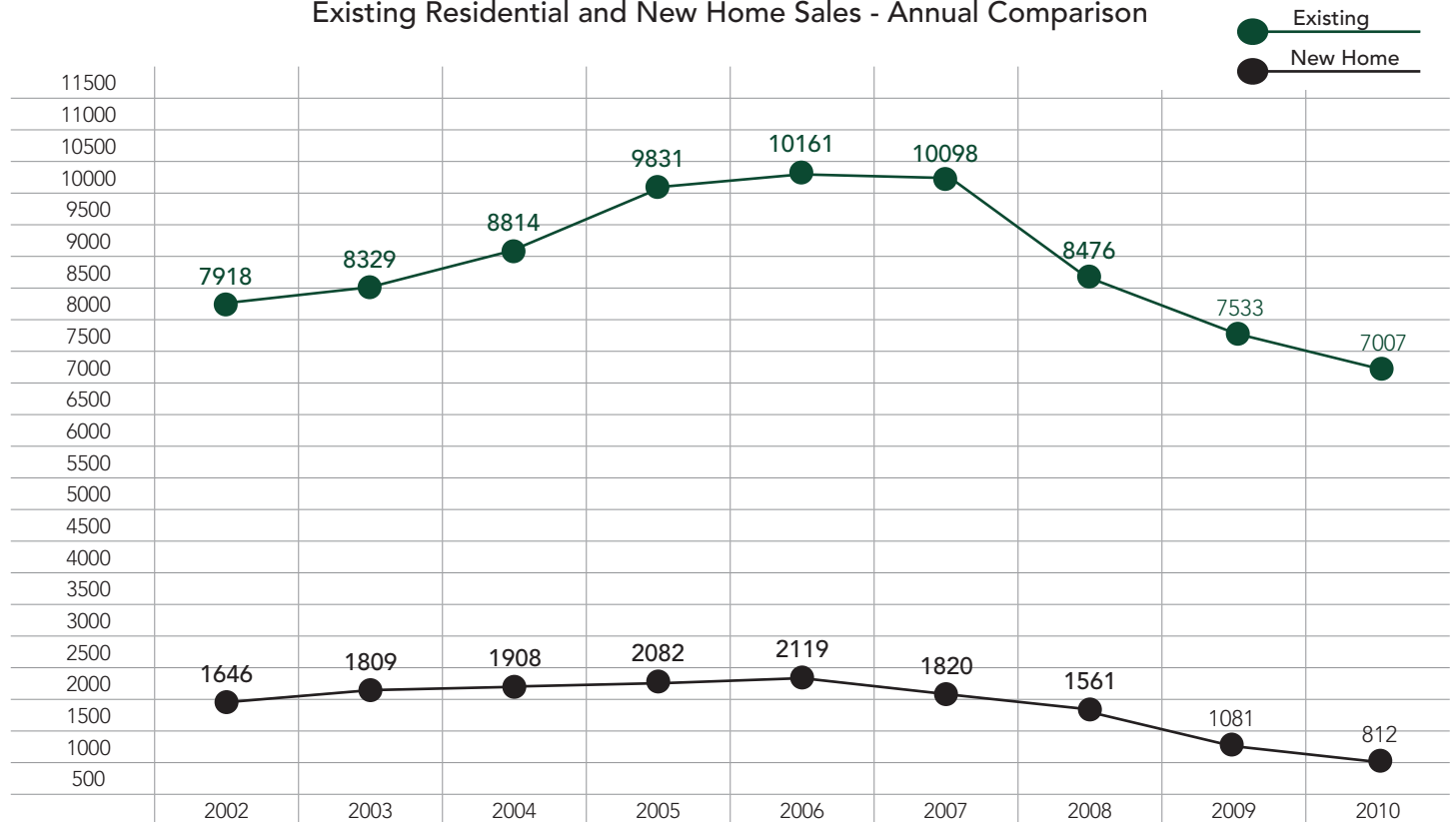
Lender	No.	Total Amount	Conventional	FHA	VA	Other
STONEGATE MTG CORP	26	\$3,645,018	9	17	0	0
SUNFLOWER BK	61	\$10,739,988	61	0	0	0
SUNTRUST MTG	61	\$8,268,766	52	5	4	0
SUREPOINT LNDG	10	\$1,868,994	2	8	0	0
TECU CU	58	\$6,829,900	58	0	0	0
THE MORTGAGE	11	\$2,134,837	6	4	1	0
UMB BK	22	\$2,842,740	20	2	0	0
UNITED FIDELITY FNDG	81	\$9,904,532	24	57	0	0
UNKNOWN	562	\$5,471,365	0	0	0	562
URBAN FIN'L	15	\$2,709,000	0	15	0	0
US BK	107	\$12,167,439	70	25	12	0
USAA	241	\$36,586,601	111	0	130	0
VALLEY ST BK	13	\$815,800	13	0	0	0
VAMORTGAGECENTER.COM	13	\$2,020,973	0	0	13	0
VERUS BK	161	\$20,116,545	93	48	20	0
WELLS FARGO BK	1,486	\$204,219,909	1,025	370	89	2
WESTERN CR	22	\$485,217	22	0	0	0
WESTSTAR MTG	35	\$4,260,286	7	23	5	0
WICHITA FCU	53	\$5,267,315	53	0	0	0
WINTRUST MTG CORP	115	\$15,126,873	46	64	5	0
240 Lenders with less than 10 loans	572	\$94,803,173	431	116	22	3
<b>GRAND TOTAL</b>	<b>15,712</b>	<b>\$1,984,163,028</b>	<b>10,330</b>	<b>3,909</b>	<b>838</b>	<b>635</b>



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### Existing Residential and New Home Sales - Annual Comparison



## Employee Spotlight



**Amy Shepherd** - Branch Manager/Escrow Officer, Security 1st Title at 2872 N. Ridge Road  
Don't let Amy's youthful appearance or bubbly personality fool you. She definitely knows her craft. Amy can handle a file from open to close and welcomes the challenging ones. Amy has been in the title business for 12 years, and can't imagine doing anything else. She loves her job because she loves people. When not working, Amy enjoys spending time with her family, exercising, being outdoors, and reading motivational books. She is currently reading "Fire Up Your Life" by Donna Hartley. Her favorite food is 'anything Mexican' and sushi with wine. Amy's biggest passion is KU Basketball! Go Jayhawks!

Office: 316.722.2463 \* Fax: 316.722.2086 \* Email: ashepherd@security1stks.com

## Security 1st Title Locations

### CLOSING SERVICES

#### SECURITY 1ST TITLE COMMERCIAL CLOSING SERVICES

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

Diana Bower, Manager  
Jewel Hidalgo, Closer  
Debbie Oden, Assistant

#### SECURITY 1ST TITLE RESIDENTIAL CLOSING SERVICES

##### MAIN OFFICE

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

Jennifer Weast, Executive VP,  
Secretary Treasurer  
Cathy Minkler, Assistant  
Janis Biggs, Closer  
Marilyn Armer, Earnest Money  
Marsha Francis, Closer  
Sandra Park, Closer  
Teresa Martinez, Assistant

##### EAST 21ST OFFICE

8621 E. 21st St. North, Suite 150  
Wichita, KS 67206  
(316) 634-6300

Connie Daniel, Manager  
Bobbie Estes, Closer  
Karrie Bailey, Closer  
Colleen Christy, Assistant  
Erin Sholtz, Assistant  
Heather Winberry, Assistant  
Kim Skoumal, Assistant  
Kris Scott, Closer

##### EAST CENTRAL OFFICE

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

##### EAST 13TH OFFICE

6530 E. 13th  
Wichita, KS 67206  
(316) 652-1401  
Linde Ohmes, Closer  
Margi Dochow, Assistant

##### EAST 13TH OFFICE

12021 E. 13th St. N., Bldg. 100  
Wichita, KS 67206  
(316) 685-0500

Amy Shepherd, Closer  
Jocynnda Bolster, Assistant

##### EAST HARRY OFFICE

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

Angie Engels, Closer  
Deana Henrie, Assistant

##### NORTH ROCK ROAD OFFICE

350 N Rock Rd, Ste A  
Wichita, KS 67206  
(316) 684-6767

Jeri Corbin, Assistant

##### NORTH ROCK ROAD OFFICE

1445 N Rock Rd, Ste 140  
Wichita, KS 67206  
(316) 425-7733

Debby Read, Closer  
Linda Lee Defrees, Assistant

##### NORTH ROCK ROAD OFFICE

1861 N Rock Rd, Ste 105  
Wichita, KS 67206  
(316) 686-4111

Wendy Higinbotham, Closer

##### NORTH RIDGE OFFICE

3515 N. Ridge #300  
Wichita, KS 67205  
(316) 721-6500

Tonnya Lewis, Manager  
Angela Ruda, Assistant  
Beverly Love-Hetzel, Assistant  
Crystal Driskill, Assistant  
Brenda Haylor, Closer  
Traci Winter, Assistant

##### NORTH RIDGE OFFICE

2872 N. Ridge Road, Ste 112  
Wichita, KS 67205  
(316) 722-2463

Judy Beall, Closer  
Nina Copeland, Assistant

##### NORTH RIDGE OFFICE

3531 N. Ridge Road  
Wichita, KS 67205  
(316) 773-3333

Amber Ketchum, Closer  
Norma Janzen, Assistant

##### WEST 13th OFFICE

8442 W. 13th, Suite 103  
Wichita, KS 67212  
(316) 721-4888

Angee Carroll, Closer  
Karen McGregor, Closer  
Terri Atteberry, Closer  
Mindy Williams, Assistant  
Vicki Dresslaer, Assistant

##### WEST 21ST OFFICE

7926 W. 21st St. N.  
Wichita, KS 67205  
(316) 854-0070

Juline Wallweber, Closer  
Pam Burns, Assistant

##### WEST MAPLE OFFICE

10100 W. Maple  
Wichita, KS 67209  
(316) 554-2872

Donna Osterman, Closer  
Mary Morris, Assistant

##### WEST MAPLE OFFICE

10300 W. Maple  
Wichita, KS 67209  
(316) 440-9467

Linda Brown, Closer

##### 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

#### SECURITY 1ST TITLE COMMERCIAL SERVICES

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

Glenn B. Edwards, Senior VP  
Lisa Walls, Examiner  
Melissa Holland, Examiner  
Janet Harris, Assistant  
Tonya Ridpath, Assistant

#### SECURITY 1ST TITLE RESIDENTIAL SERVICES

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

Scott P. Brown, Manager  
Aliene Powers, Assistant  
Blair Hollingsworth, Assistant  
Bo James, Examiner  
Caren Dressler, Examiner  
Cheryl Kessinger, Examiner  
Jan McGrath, Examiner  
JoAnn Childers, Examiner  
Karen Frye, Examiner  
Leslie Young, Assistant  
Lonneta Madden, Title Assistant  
Lori Gable, Assistant  
Nancy Tiger, Examiner

Rhonda Mills, Assistant  
Sondra Green, Customer Service  
Tania Echevarria, Assistant  
Tiffany Gay, Assistnat  
Matrice Reddick, Courthouse Services

### LIMITED TITLE SERVICES

Heather Kamphaus, Examiner  
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, CEO  
David Armagost, President  
Brandon Knowles, Senior VP  
David Wood, Office Counsel  
Deb Kimble, Accounting  
Donna Ostreng, Accts Payable  
Marty Armbruster, Switchboard  
Virginia Black-Kerth, Accounts  
Receivable  
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