

APR 2008 TREM REPORT

SEDGWICK COUNTY

BUILDING PERMITS - APR

| | SINGLE FAMILY | | | 2-3-4 FAMILY | | | MULTI FAMILY | | | CONSIDERATION | | |
|---------------|---------------|------|-------|--------------|------|-------|--------------|------|-------|---------------|--------------|-------|
| | 2007 | 2008 | | 2007 | 2008 | | 2007 | 2008 | | 2007 | 2008 | |
| Wichita | 160 | 124 | -23% | 4 | 2 | -50% | 10 | -- | -100% | \$17,213,055 | \$13,523,725 | -22% |
| Derby | 12 | 2 | -84% | -- | -- | -- | -- | -- | -- | \$ 1,346,450 | \$ 345,000 | -75% |
| Colwich | 0 | 1 | +100% | -- | -- | -- | -- | -- | -- | 0 | \$ 99,800 | +100% |
| Haysville | 0 | 7 | +700% | -- | -- | -- | -- | -- | -- | 0 | \$ 969,805 | +100% |
| Mulvane** | 1 | 1 | -- | -- | -- | -- | -- | -- | -- | \$ 200,000 | \$ 200,000 | -- |
| Valley Center | 12 | 4 | -67% | -- | -- | -- | -- | -- | -- | \$ 1,699,750 | \$ 565,895 | -67% |
| Maize | 6 | 7 | +17% | 0 | 2 | +200% | -- | -- | -- | \$ 889,450 | \$ 2,226,000 | +151% |
| Park City | 7 | 10 | +43% | -- | -- | -- | -- | -- | -- | \$ 1,155,000 | \$ 1,227,405 | +7% |
| Cheney | 0 | 3 | +300% | -- | -- | -- | -- | -- | -- | 0 | \$ 350,000 | +100% |
| Sedgwick Co. | 7 | 20 | +186% | -- | -- | -- | -- | -- | -- | \$ 2,336,000 | \$ 4,690,638 | +101% |
| Andover | 21 | 12 | -43% | -- | -- | -- | -- | -- | -- | \$ 5,187,346 | \$ 1,888,772 | -64% |
| Augusta | 4 | 5 | +25% | 0 | 4 | +400% | -- | -- | -- | \$ 354,271 | \$ 572,534 | +101% |
| El Dorado | 1 | 5 | +400% | -- | -- | -- | -- | -- | -- | \$ 182,485 | \$ 712,000 | +291% |
| Rose Hill | 3 | 3 | -- | -- | -- | -- | -- | -- | -- | \$ 555,000 | \$ 727,000 | +31% |

**Figures are correct for both 2007 and 2008

BUILDING PERMITS - YEAR-TO-DATE

| | UNITS | | | PERMITS | | | CONSIDERATION | | |
|---------------|-------|------|-------|---------|------|-------|---------------|--------------|-------|
| | 2007 | 2008 | | 2007 | 2008 | | 2007 | 2008 | |
| Wichita | 553 | 622 | +13% | 501 | 410 | -19% | \$54,084,401 | \$77,980,943 | +45% |
| Derby | 54 | 23 | -58% | 54 | 23 | -58% | \$ 6,339,705 | \$ 3,921,297 | -39% |
| Colwich | 1 | 1 | -- | 1 | 1 | -- | \$ 108,850 | \$ 99,800 | -9% |
| Haysville | 22 | 21 | -5% | 22 | 21 | -5% | \$ 2,372,500 | \$ 3,182,205 | +35% |
| Mulvane | 4 | 5 | +25% | 4 | 5 | +25% | \$ 790,000 | \$ 578,000 | -27% |
| Valley Center | 20 | 10 | -50% | 20 | 10 | -50% | \$ 2,970,550 | \$ 1,675,620 | -44% |
| Maize | 22 | 13 | -41% | 15 | 12 | -20% | \$ 3,964,050 | \$ 3,631,000 | -9% |
| Park City | 30 | 33 | +10% | 30 | 33 | +10% | \$ 4,429,200 | \$ 4,389,405 | -1% |
| Cheney | 3 | 6 | +100% | 2 | 6 | +200% | \$ 380,000 | \$ 778,100 | +105% |
| Sedgwick Co. | 42 | 50 | +20% | 42 | 50 | +20% | \$ 9,614,230 | \$11,491,137 | +20% |
| Andover | 58 | 49 | -16% | 57 | 49 | -16% | \$13,624,608 | \$10,743,990 | -22% |
| Augusta | 10 | 20 | +100% | 8 | 19 | +138% | \$ 785,754 | \$ 1,579,055 | +101% |
| El Dorado | 11 | 16 | +46% | 11 | 16 | +46% | \$ 2,264,485 | \$ 2,650,500 | +18% |
| Rose Hill | 14 | 7 | -50% | 14 | 7 | -50% | \$ 2,282,169 | \$ 1,427,000 | -38% |

MORTGAGES

| | 2007 | 2008 | |
|---------------|-----------------|---------------|------|
| Mortgages | 2,304 | 2,218 | -4% |
| Consideration | \$263,513,952 | \$269,683,670 | +3% |
| Deeds | 2,061 | 1,906 | -8% |
| YEAR TO DATE | | | |
| Mortgages | 8,529 | 7,800 | -9% |
| Consideration | \$1,095,896,923 | \$912,384,650 | -17% |
| Deeds | 7,482 | 7,100 | -6% |

FORECLOSURES

| | 2008 | 2007 | 2006 | 2005 | 2004 |
|---------------|------|------|------|------|------|
| Current Month | 142 | 144 | 158 | 122 | 148 |
| Year to date | 718 | 638 | 777 | 608 | 664 |

Our Offices will be closed:
Monday, May 26, 2008
Friday, July 4, 2008
Monday, Sept 1, 2008

TREM CONTACT

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First American Title

434 N Main, Wichita KS 67202
 316.267.8371 www.firstamks.com NYSE: FAF

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

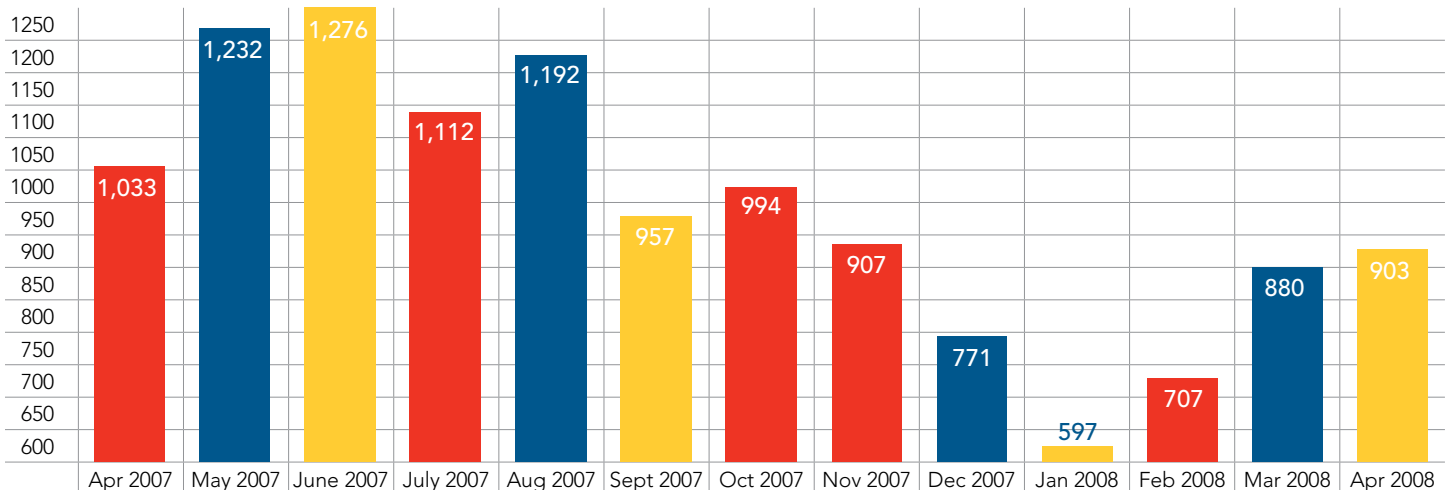
| Lender | No. | Total Amount | Conventional | FHA | VA | Other |
|------------------------------------|--------------|----------------------|--------------|------------|-----------|-----------|
| BANK OF AMERICA | 138 | \$12,000,874 | 124 | 13 | 1 | 0 |
| BANK OF THE WEST | 81 | \$5,855,565 | 74 | 4 | 1 | 2 |
| BOEING WICHITA CU | 49 | \$3,472,964 | 48 | 0 | 0 | 1 |
| CAPITOL FSB | 142 | \$18,475,056 | 142 | 0 | 0 | 0 |
| CENTRAL STAR CU | 10 | \$872,056 | 10 | 0 | 0 | 0 |
| CESSNA EMP CU | 11 | \$521,788 | 11 | 0 | 0 | 0 |
| CITICORP TR BK FSB | 13 | \$1,393,164 | 13 | 0 | 0 | 0 |
| CITIFINANCIAL | 14 | \$795,929 | 14 | 0 | 0 | 0 |
| CITIMORTGAGE | 12 | \$1,569,812 | 12 | 0 | 0 | 0 |
| CITIZENS BK/KS | 10 | \$979,740 | 7 | 1 | 0 | 2 |
| COMMERCE BK | 15 | \$935,367 | 15 | 0 | 0 | 0 |
| COUNTRYWIDE BK | 176 | \$21,583,127 | 114 | 55 | 7 | 0 |
| CREDIT UNION/AMERICA | 51 | \$3,132,444 | 51 | 0 | 0 | 0 |
| EMPRISE BK | 72 | \$5,387,435 | 62 | 2 | 0 | 8 |
| EQUITY BK | 29 | \$3,071,850 | 27 | 2 | 0 | 0 |
| EXECUTIVE MTG | 11 | \$1,999,657 | 1 | 9 | 0 | 1 |
| FIDELITY BK | 53 | \$4,403,727 | 34 | 13 | 2 | 4 |
| FIRST HORIZON HM LN | 138 | \$17,583,996 | 51 | 83 | 4 | 0 |
| FRANKLIN BK | 13 | \$1,264,527 | 5 | 8 | 0 | 0 |
| GARDEN PLAIN ST BK | 14 | \$1,586,082 | 11 | 0 | 0 | 3 |
| INTRUST BK | 131 | \$7,957,416 | 131 | 0 | 0 | 0 |
| JP MORGAN CHASE BK | 18 | \$1,627,358 | 16 | 2 | 0 | 0 |
| KANZA BK | 21 | \$2,645,900 | 21 | 0 | 0 | 0 |
| LEGACY BK | 32 | \$4,912,610 | 30 | 2 | 0 | 0 |
| MIDAMERICAN CU | 17 | \$1,062,800 | 17 | 0 | 0 | 0 |
| PRIORITY MTG CORP/WICHITA | 11 | \$1,276,085 | 1 | 9 | 0 | 1 |
| PRIVATE INDIVIDUAL | 11 | \$1,330,507 | 0 | 0 | 0 | 11 |
| REGENT FIN'L | 11 | \$1,309,407 | 1 | 10 | 0 | 0 |
| ROSE HILL BK | 19 | \$1,345,700 | 19 | 0 | 0 | 0 |
| SECURITY SVGS BK | 28 | \$3,854,007 | 23 | 5 | 0 | 0 |
| SUNFLOWER BK | 14 | \$1,929,846 | 14 | 0 | 0 | 0 |
| SUNTRUST MTG | 16 | \$1,835,945 | 7 | 8 | 1 | 0 |
| UNIVERSAL MTG | 12 | \$1,341,313 | 1 | 8 | 3 | 0 |
| UNKNOWN | 19 | \$297,065 | 1 | 0 | 0 | 18 |
| USAA FSB | 18 | \$2,062,551 | 14 | 0 | 4 | 0 |
| VERUS BK | 15 | \$1,329,657 | 9 | 4 | 0 | 2 |
| WELLS FARGO BK | 85 | \$9,453,850 | 74 | 10 | 1 | 0 |
| WELLS FARGO FIN'L BK | 14 | \$258,000 | 14 | 0 | 0 | 0 |
| WELLS FARGO FIN'L/KS | 16 | \$1,768,141 | 16 | 0 | 0 | 0 |
| 151 Lenders with less than 10 each | 420 | \$68,961,241 | 335 | 63 | 3 | 19 |
| GRAND TOTAL | 1,980 | \$223,444,559 | 1,570 | 311 | 27 | 72 |



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of Residential Sales - 12 Month Trend



Employee Spotlight



Janice Biggs - Residential Escrow Agent specializing in REO Properties at 434 N Main. Besides processing and closing files, Janis is the mother of two active boys, ages 4 and 18 months. She says she doesn't know what she does in her spare time, but she is always busy. Her favorite things to do are go on walks, bike, loves to read and best of all bake cookies with her sons. Janis is a fundraising coordinator and supporter for the Cystic Fibrosis Foundation. Janis says that the best part of her job is 'helping people'. As you can probably tell, 'helping people' just comes naturally for Janis.

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First American Title Locations

CLOSING SERVICES

FIRST AMERICAN TITLE COMMERCIAL CLOSING SERVICES

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

FIRST AMERICAN TITLE RESIDENTIAL CLOSING SERVICES

MAIN OFFICE
434 N. Main,
Wichita, KS 67202
(316) 267-8371
Jennifer Weast, Closing Dept.
Manager
Nancy Morford, REO Manager
Aliene Powers, Admin. Asst.
Janis Biggs, Closer
LaFaye Sampson, Assistant
Marilyn Armer, Earnest Money
Pam Amrine, Assistant
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
Hannah Martin, Assistant
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

EAST 13TH OFFICE
12021 E. 13th St. N., Bldg. 100
Wichita, KS 67206
(316) 685-0500
Debby Reed, Manager
Jocynnda Bolster, Assistant

EAST HARRY OFFICE
10811 E. Harry
Wichita, KS 67207
(316) 618-0115
Angie Engels, Manager
Cara Prothro, Assistant

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
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(316) 773-3333
Amber Ketchum, Manager
Norma Janzen, Assistant

WEST 13th OFFICE
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Pam Burns, Branch Manager
Angee Carroll, Closer
Karen McGregor, Closer
Mindy Williams, Assistant

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Lonneta Madden, Manager
Heather Faron, Assistant

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Juline Wallweber, Manager
Margi Dochow, Assistant

WEST MAPLE OFFICE
10100 W. Maple
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(316) 554-2872
Donna Osterman, Manager
Mary Morris, Assistant

WEST MAPLE OFFICE
8406 W. Maple
Wichita, KS 67209
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Tonnya Lewis, Manager
Angela Ruda, Assistant
Beverly Love-Hetzel, Assistant
Crystal Driskill, Assistant
Kristy Jackson, Closer
Sherri McAnelly, Assistant
Traci Winter, Assistant

DERBY OFFICE
1120 N. Rock Rd, Ste 300
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Lloyd Sacket, Manager
Julie Titus, Assistant

TITLE SERVICES
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Jan McGrath, Examiner
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Stephanie Liby, Policy Production
Stephanie Thummel, Title Searches
Tania Echevarria, Assistant
Teri Rodiek, Recording Desk

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Melissa Holland, Examiner
Janet Harris, Assistant
Tonya Ridpath, Assistant

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Craig Burns, Kansas State Mngnr
David Armagost, County Mgr
David Wood, Office Counsel
Donna Ostreng, Accts Payable
Marty Armbruster, Switchboard
Virginia Black, Accts Receivable

MARKETING PERSONNEL
434 N. Main
Wichita, KS 67202
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Michael Brown, Sales Manager
Chris Ketzner, Realtor Rep
Dottie Amend, Realtor Rep
Linda Lea Voss, Director of
Marketing, TREM Report
Mark Moss, Lender Rep
Sharon Wieters, New Home Rep
Sue Hoefgen, Realtor Rep

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Melissa Houston, Coordinator

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Wichita, KS 67202
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Charles Hughes, IT Solutions



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