

BUILDING PERMITS

AUGUST

	UNITS SINGLE FAMILY			UNITS 2-3-4 FAMILY			UNITS MULTI FAMILY			CONSIDERATION		
	2003	2004		2003	2004		2003	2004		2003	2004	
Wichita	139	129	-7%	0	8	+800%	0	0	--	\$ 14,217,814	\$ 13,927,807	-2%
Derby	15	15	--	0	0	--	0	0	--	\$ 1,977,424	\$ 2,254,571	+14%
Colwich	2	3	+50%	0	0	--	0	0	--	\$ 179,000	\$ 260,600	+46%
Haysville	6	9	+50%	2	0	-200%	0	0	--	\$ 902,000	\$ 1,250,500	+39%
Mulvane	6	3	-50%	0	0	--	0	0	--	\$ 771,400	\$ 418,000	-46%
Valley Center	1	4	+300%	2	2	-200%	0	0	--	\$ 229,000	\$ 693,900	+203%
Maize	2	**		0	0	--	0	0	--	\$ 247,750		**
Park City	6	8	+33%	0	0	--	0	0	--	\$ 695,000	\$ 1,018,000	+46%
Cheney	2	0	-200%	0	0	--	0	0	--	\$ 167,000	\$ 0	-100%
Sedgwick Co.	35	17	-51%	0	0	--	0	0	--	\$ 6,619,840	\$ 3,551,493	-46%
Andover	27	30	+11%	3	0	-300%	0	0	--	\$ 4,017,069	\$ 4,865,683	+21%
Augusta	4	3	-25%	0	0	--	0	0	--	\$ 356,777	\$ 189,906	-47%
El Dorado	2	1	-100%	0	0	--	0	0	--	\$ 190,000	\$ 120,000	-37%
Rose Hill	3	1	-200%	0	0	--	0	0	--	\$ 505,202	\$ 190,000	-62%

** Figures unavailable

YEAR TO DATE

	UNITS			PERMITS			CONSIDERATION		
	2003	2004		2003	2004		2003	2004	
Wichita	1,035	1,163	+12%	1,005	1,143	+14%	\$ 103,576,030	\$ 119,874,082	+16%
Derby	124	98	-21%	123	98	-20%	\$ 14,432,672	\$ 12,502,216	-13%
Colwich	9	7	-22%	9	7	-22%	\$ 999,000	\$ 772,500	-23%
Haysville	70	41	-41%	70	41	-41%	\$ 7,728,915	\$ 5,331,500	-31%
Mulvane	25	28	+12%	25	28	+12%	\$ 3,400,700	\$ 3,948,000	+16%
Valley Center	37	30	-19%	37	30	-19%	\$ 5,535,065	\$ 4,810,379	-13%
Maize	14	**4		14	**4		\$ 1,478,925	\$ 439,700**	
Park City	78	63	-19%	78	63	-19%	\$ 8,899,455	\$ 7,415,656	-17%
Cheney	6	5	-17%	6	5	-17%	\$ 800,000	\$ 476,693	-40%
Sedgwick Co.	165	146	-12%	165	146	-12%	\$ 30,685,950	\$ 29,915,531	-3%
Andover	125	161	+29%	122	158	+30%	\$ 18,940,719	\$ 25,712,671	+36%
Augusta	33	30	-9%	33	30	-9%	\$ 3,801,912	\$ 2,525,931	-34%
El Dorado	31	18	-42%	31	18	-42%	\$ 3,111,480	\$ 2,306,000	-26%
Rose Hill	31	13	-58%	28	13	-54%	\$ 3,524,744	\$ 2,460,708	-30%

**Does not include August Figures

MORTGAGES

AUGUST	2003		2004	
Mortgages	4,595		2,879	-37%
Consideration	\$432,563,361		\$226,366,453	-48%
Deeds	2,129		2,143	+1%

YEAR TO DATE	2003		2004	
Mortgages	31,258		23,291	-25%
Consideration	\$3,059,455,877		\$2,452,059,973	-20%
Deeds	15,931		15,994	0%

All Security Title Offices will be closed:

Thursday, November 25, 2004

Friday, November 26, 2004

Friday, December 24, 2004



MORTGAGE REPORT

Lender	Total		Conventional		FHLMC		FHA		VA	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
American General Finance	22	\$514,530	22	\$514,530						
Ameriquist Mortgage Company	26	\$2,356,587			26	\$2,356,587				
Andover State Bank	14	\$1,293,550	7	\$400,200	7	\$893,350				
Argent Mortgage Company, LLC	28	\$3,224,725			28	\$3,224,725				
Bank of America	163	\$11,566,428	78	\$5,088,661	84	\$6,325,162	1	\$152,605		
Beneficial Mortgage Co. of Ks	17	\$1,372,710	17	\$1,372,710						
Boeing Credit Union	59	\$2,132,611	26	\$940,125	33	\$1,192,486				
Capitol Federal Savings Bank	131	\$11,834,154	29	\$870,872	102	\$10,963,282				
Chase Manhattan Mtg Corp	17	\$1,781,353	1	\$36,000	15	\$1,663,005	1	\$82,348		
Chisholm Trail State Bank	20	\$1,497,000	20	\$1,497,000						
Citifinancial, Inc.	19	\$369,492	19	\$369,492						
Citizens State Bank/Cheney	10	\$474,077	6	\$287,560	4	\$186,517				
City of Wichita	21	\$437,269	21	\$437,269						
Citywide Mortgage Associates, Inc.	13	\$1,249,079			13	\$1,249,079				
CMC Mortgage Corporation	10	\$707,561			2	\$96,000	6	\$472,462	2	\$139,099
Commerce Bank	18	\$1,170,025	13	\$773,900	5	\$396,125				
Commercial Federal Bank	177	\$14,538,338	117	\$7,775,600	55	\$6,303,467	5	\$459,271		
Conway Bank	11	\$1,440,168	11	\$1,440,168						
Countrywide Bank	10	\$610,640	9	\$479,640	1	\$131,000				
Countrywide Home Loans, Inc	67	\$5,216,449	13	\$492,526	45	\$4,024,129	8	\$596,879	1	\$102,915
Credit Union of America	54	\$1,573,217	48	\$1,097,017	6	\$476,200				
Emprise Bank	33	\$5,249,744	33	\$5,249,744						
Fidelity Bank	76	\$6,449,853	38	\$2,814,126	22	\$2,063,905	11	\$967,912	5	\$603,910
Fieldstone Mortgage Company	17	\$1,185,360			17	\$1,185,360				
First Choice Fed.Cr.Un.	10	\$451,880			10	\$451,880				
First Horizon Home Loan Corp	193	\$14,627,481	2	\$153,000	166	\$12,614,337	25	\$1,860,144		
First Natl Bank of Southern Ks.	13	\$794,590	11	\$435,590	2	\$359,000				
Garden Plain State Bank	19	\$2,041,049	15	\$1,503,211	4	\$537,838				
GMAC Mortgage Corp	13	\$922,900	6	\$473,000	7	\$449,900				
GreenPoint Mtg Funding, Inc.	13	\$833,600	5	\$177,700	8	\$655,900				
Home Bank & Trust Co.	10	\$998,570	10	\$998,570						
Homecomings Fin. Network Inc	11	\$952,050			11	\$952,050				
Individuals as lender	33	\$5,527,184	32	\$5,471,584	1	\$55,600				
Intervale Mortgage Corp	14	\$1,081,875			14	\$1,081,875				
INTRUST Bank-Wichita	158	\$15,633,397	121	\$10,972,129	37	\$4,661,268				
KANZA Bank	28	\$2,637,022	19	\$1,893,365	9	\$743,657				
Legacy Bank	41	\$4,918,624	32	\$3,742,324	9	\$1,176,300				
Meritage Mortgage Corp	21	\$1,236,700			21	\$1,236,700				
Mid American Credit Union	13	\$229,409	7	\$87,071	6	\$142,338				
MILA, Inc.	20	\$1,112,932			20	\$1,112,932				
Mortgage Centre, L.C.	100	\$10,201,472			72	\$7,574,541	23	\$1,874,698	5	\$752,233
Option One Mortgage Corp.	14	\$1,008,130	14	\$1,008,130						
PlainsCapital McAfee Mortgage Co	30	\$2,950,620	1	\$17,100	10	\$964,785	19	\$1,968,735		
Prairie State Bank	55	\$7,335,846	42	\$6,144,543	9	\$783,870	3	\$257,710	1	\$149,723
Rose Hill State Bank	13	\$5,886,830	11	\$5,242,830	2	\$644,000				
Security Savings Bank	21	\$3,026,139	3	\$1,605,000	14	\$969,594	2	\$212,599	2	\$238,946
Stillwater National Bank and Trust Co.	11	\$2,388,448	9	\$1,846,648	2	\$541,800				
TECU Credit Union	21	\$1,077,214	18	\$659,414	3	\$417,800				
Valley State Bank	13	\$1,087,099	13	\$1,087,099						
Washington Mutual Bank	25	\$2,103,285	3	\$106,150	21	\$1,876,437	1	\$120,698		
Wells Fargo Bank, N.A.	179	\$16,375,042	57	\$2,889,501	105	\$12,048,092	16	\$1,242,599	1	\$194,850
Wells Fargo Financial Kansas	25	\$1,525,588	25	\$1,525,588						
Western Credit, Inc.	10	\$524,491	10	\$524,491						
Wilmington National Finance, Inc.	19	\$1,884,440			19	\$1,884,440				
World Savings	29	\$2,470,938	28	\$2,420,938	1	\$50,000				
207 Lenders with less than 10 each	536	\$57,315,162	216	\$27,053,108	292	\$27,484,857	21	\$1,978,245	7	\$798,952
TOTAL	2,744	\$249,404,927	1,238	\$109,975,224	1,340	\$124,202,170	142	\$12,246,905	24	\$2,980,628

FORECLOSURES

	2004	2003	2002	2001	2000
Current Month	143	124	110	102	69
Year to date	122	107	970	792	546



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 Moddelmog
 Norma Janzen Julie Moddelmog

Office Counsel

Dave Wood

Legal Descriptions and Ownerships

Sondra Green

Bookkeeping - Accounts Receivable

Donna Ostreng Virginia Black

Abstracts, Certificates of Title, Ownership Lists, Title Reports

Janet Harris Heather Kamphaus

Policies

Judy Argyle

Date Down - Title Insurance

Tonya Ridpath

Title Orders

Julie Haggard 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)

Closing Assistants

Cindy Kandt
 Mary White

Nancy Stolze
 Karen McGregor

Sandra Park
 Cathy Minkler

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

Nikki Hutton
 Deana Henrie
 Amy Borniger

Stephanie Mitchell
 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 103.....721-4888

Terry Hamer

Sherry Renollet

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

Sharon Wieters
 Carrol Soerries

Colleen Christy
 Amber Ketchum

DERBY: 1120 N. Rock Rd., Suite 300.....788-9093

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. 7th.....775-0205

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