

NOVEMBER

| | UNITS SINGLE FAMILY | | | UNITS 2-3-4 FAMILY | | | UNITS MULTI FAMILY | | | CONSIDERATION | | |
|---------------|------------------------|------|-------|-----------------------|------|-------|-----------------------|------|----|---------------|--------------|--------------|
| | 2004 | 2005 | | 2004 | 2005 | | 2004 | 2005 | | 2004 | 2005 | |
| | Wichita | 117 | 166 | +42% | 4 | 4 | -- | -- | -- | -- | \$13,192,605 | \$17,430,963 |
| Derby | 8 | 25 | +213% | -- | -- | -- | -- | -- | -- | \$ 1,275,300 | \$ 4,058,575 | +219% |
| Colwich | 1 | 1 | -- | -- | -- | -- | -- | -- | -- | \$ 140,000 | \$ 270,000 | +93% |
| Haysville | 9 | 3 | -67% | 0 | 8 | +800% | -- | -- | -- | \$ 786,950 | \$ 760,100 | -4% |
| Mulvane | 1 | 5 | +400% | -- | -- | -- | -- | -- | -- | \$ 115,000 | \$ 655,000 | +470% |
| Valley Center | 3 | 0 | -300% | -- | -- | -- | -- | -- | -- | \$ 695,000 | \$ 0 | -100% |
| Maize | 2 | 3 | +50% | -- | -- | -- | -- | -- | -- | \$ 280,000 | \$ 333,000 | +19% |
| Park City | 5 | 6 | +20% | -- | -- | -- | -- | -- | -- | \$ 552,000 | \$ 902,000 | +64% |
| Cheney | 0 | 0 | -- | -- | -- | -- | -- | -- | -- | \$ 0 | \$ 0 | -- |
| Sedgwick Co. | 10 | 15 | +50% | -- | -- | -- | -- | -- | -- | \$ 3,210,846 | \$ 3,920,650 | +23% |
| Andover | 12 | 9 | -25% | -- | -- | -- | -- | -- | -- | \$ 1,368,675 | \$ 2,869,245 | +110% |
| Augusta | 5 | 1 | -80% | 2 | 0 | -200% | -- | -- | -- | \$ 671,834 | \$ 79,980 | -89% |
| El Dorado | 3 | 2 | -50% | -- | -- | -- | -- | -- | -- | \$ 505,000 | \$ 260,000 | -49% |
| Rose Hill | 1 | 2 | +100% | -- | -- | -- | -- | -- | -- | \$ 310,000 | \$ 190,000 | -39% |

YEAR TO DATE

| | UNITS | | | PERMITS | | | CONSIDERATION | | |
|---------------|-------|-------|--------|---------|-------|-------|----------------|----------------|-------|
| | 2004 | 2005 | | 2004 | 2005 | | 2004 | 2005 | |
| Wichita | 1,560 | 1,718 | +11% | 1,511 | 1,608 | +7% | \$ 161,172,469 | \$ 171,815,896 | +7% |
| Derby | 137 | 192 | +41% | 131 | 191 | +46% | \$ 17,248,634 | \$ 27,910,422 | +62% |
| Colwich | 11 | 9 | -19% | 11 | 9 | -19% | \$ 1,189,000 | \$ 1,073,500 | -10% |
| Haysville | 103 | 126 | +23% | 58 | 64 | +11% | \$ 9,758,602 | \$ 10,846,900 | +12% |
| Mulvane | 36 | 53 | +48% | 36 | 53 | +48% | \$ 4,958,000 | \$ 10,066,525 | +104% |
| Valley Center | 47 | 40 | -15% | 47 | 40 | -15% | \$ 7,494,979 | \$ 6,002,148 | -20% |
| Maize | 6 | 101 | +1584% | 6 | 36 | +500% | \$ 719,700 | \$ 6,464,945 | +799% |
| Park City | 80 | 77 | -4% | 80 | 77 | -4% | \$ 9,333,656 | \$ 9,636,390 | +4% |
| Cheney | 5 | 37 | +640% | 5 | 19 | +280% | \$ 476,693 | \$ 3,873,888 | +713% |
| Sedgwick Co. | 202 | 182 | -10% | 202 | 182 | -10% | \$ 42,004,339 | \$ 43,083,070 | +3% |
| Andover | 197 | 152 | -23% | 194 | 152 | -22% | \$ 30,270,481 | \$ 29,089,907 | -4% |
| Augusta | 43 | 63 | +47% | 42 | 30 | -29% | \$ 3,666,991 | \$ 5,696,299 | +56% |
| El Dorado | 24 | 15 | -38% | 24 | 15 | -38% | \$ 3,038,000 | \$ 1,847,500 | -40% |
| Rose Hill | 15 | 12 | -20% | 15 | 12 | -20% | \$ 2,960,708 | \$ 1,692,805 | -43% |

MORTGAGES

| NOVEMBER | 2004 | 2005 | |
|-----------------|----------------|----------------|-------|
| | Mortgages | 2,504 | 2,567 |
| Consideration | \$ 214,350,874 | \$ 247,558,973 | +16% |
| Deeds | 1,925 | 2,020 | +5% |

| YEAR TO DATE | 2004 | 2005 | |
|---------------------|------------------|------------------|--------|
| | Mortgages | 30,984 | 28,960 |
| Consideration | \$ 3,084,155,951 | \$ 3,143,904,653 | +2% |
| Deeds | 21,888 | 22,581 | +4% |

All First American Title offices will be closed:
Monday, December 26, 2005
Monday, January 2, 2006
Monday, January 16, 2006
Monday, February 20, 2006



MORTGAGE REPORT
Mortgage Report - November, 2005

| Lender | Total | | Conventional | | FHLMC | | FHA | | VA | |
|--------------------------------------|--------------|----------------------|--------------|----------------------|--------------|----------------------|------------|--------------------|-----------|--------------------|
| | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount |
| Accredited Home Lenders, Inc | 14 | \$1,036,407 | | | 14 | \$1,036,407 | | | | |
| American Home Mortgage | 22 | \$1,220,770 | | | 17 | \$809,825 | 4 | \$306,305 | 1 | \$104,640 |
| American Mortgage Network, Inc. | 10 | \$1,414,713 | | | 10 | \$1,414,713 | | | | |
| Ameriquest Mortgage Company | 20 | \$2,444,482 | | | 20 | \$2,444,482 | | | | |
| Bank of America | 129 | \$12,691,604 | 45 | \$4,693,896 | 82 | \$7,796,566 | 2 | \$201,142 | | |
| Beneficial Mortgage Co. of Ks | 24 | \$1,614,188 | 24 | \$1,614,188 | | | | | | |
| Boeing Credit Union | 34 | \$1,771,894 | 6 | \$354,700 | 28 | \$1,417,194 | | | | |
| Capitol Federal Savings Bank | 116 | \$10,648,946 | 15 | \$682,625 | 101 | \$9,966,321 | | | | |
| Chisholm Trail State Bank | 11 | \$907,000 | 11 | \$907,000 | | | | | | |
| Citibank Federal Savings Bank | 15 | \$494,042 | 15 | \$494,042 | | | | | | |
| Citifinancial, Inc. | 25 | \$704,338 | 25 | \$704,338 | | | | | | |
| CitiMortgage, Inc. | 21 | \$2,932,709 | | | 21 | \$2,932,709 | | | | |
| City of Wichita | 31 | \$318,898 | 31 | \$318,898 | | | | | | |
| Commerce Bank | 17 | \$8,578,180 | 14 | \$7,422,186 | 3 | \$1,155,994 | | | | |
| Commercial Federal Bank | 168 | \$12,900,952 | 128 | \$8,219,231 | 35 | \$4,183,901 | 5 | \$497,820 | | |
| Countrywide Bank | 18 | \$1,846,426 | 12 | \$489,168 | 6 | \$1,357,258 | | | | |
| Countrywide Home Loans, Inc | 105 | \$9,367,146 | 14 | \$358,799 | 78 | \$7,673,141 | 10 | \$924,073 | 3 | \$411,133 |
| Credit Union of America | 34 | \$1,903,400 | 22 | \$791,800 | 12 | \$1,111,600 | | | | |
| Decision One Mortgage Co | 10 | \$833,102 | | | 10 | \$833,102 | | | | |
| Emprise Bank | 35 | \$4,477,343 | 27 | \$3,512,400 | 6 | \$727,185 | 2 | \$237,758 | | |
| Fidelity Bank | 76 | \$6,364,332 | 40 | \$2,685,700 | 22 | \$2,302,428 | 14 | \$1,376,204 | | |
| Fieldstone Mortgage Company | 10 | \$1,014,850 | | | 10 | \$1,014,850 | | | | |
| First Equity Mortgage Services, Inc. | 10 | \$764,342 | | | 6 | \$378,400 | 4 | \$385,942 | | |
| First Horizon Home Loan Corp | 158 | \$12,499,045 | | | 135 | \$10,442,669 | 23 | \$2,056,376 | | |
| First Magnus Financial Corp. | 16 | \$1,706,127 | | | 16 | \$1,706,127 | | | | |
| First Natl Bank of Southern Ks. | 10 | \$894,600 | 10 | \$894,600 | | | | | | |
| FMF Capital LLC | 51 | \$4,187,832 | | | 51 | \$4,187,832 | | | | |
| Garden Plain State Bank | 12 | \$572,455 | 10 | \$397,355 | 2 | \$175,100 | | | | |
| GMAC Mortgage Corp | 13 | \$920,470 | 3 | \$141,200 | 9 | \$692,200 | 1 | \$87,070 | | |
| Home Bank & Trust Co. | 12 | \$1,308,900 | 10 | \$1,172,400 | 2 | \$136,500 | | | | |
| Homecomings Fin. Network Inc | 48 | \$4,195,606 | 2 | \$66,225 | 46 | \$4,129,381 | | | | |
| Individuals as lender | 25 | \$1,424,755 | 25 | \$1,424,755 | | | | | | |
| Intervale Mortgage Corp | 27 | \$1,928,758 | | | 27 | \$1,928,758 | | | | |
| INTRUST Bank-Wichita | 107 | \$14,264,717 | 84 | \$11,238,895 | 23 | \$3,025,822 | | | | |
| JP Morgan Chase Bank | 20 | \$1,263,514 | 8 | \$350,869 | 12 | \$912,645 | | | | |
| KANZA Bank | 17 | \$1,742,380 | 11 | \$1,205,350 | 6 | \$537,030 | | | | |
| Legacy Bank | 32 | \$3,723,352 | 24 | \$2,765,452 | 8 | \$957,900 | | | | |
| Mid American Credit Union | 12 | \$355,004 | 1 | \$42,500 | 11 | \$312,504 | | | | |
| MILA, Inc. | 14 | \$1,167,300 | | | 14 | \$1,167,300 | | | | |
| Mortgage Centre, L.C. | 84 | \$8,859,847 | | | 66 | \$7,369,003 | 13 | \$861,726 | 5 | \$629,118 |
| New Century Mortgage Corp | 18 | \$1,461,980 | | | 18 | \$1,461,980 | | | | |
| Option One Mortgage Corp. | 15 | \$1,304,289 | 15 | \$1,304,289 | | | | | | |
| Owntl Mortgage Solutions, Inc. | 37 | \$2,734,100 | 13 | \$317,200 | 24 | \$2,416,900 | | | | |
| Prairie State Bank | 31 | \$4,463,713 | 19 | \$3,090,750 | 8 | \$984,250 | 3 | \$297,800 | 1 | \$90,913 |
| Priority Mortgage Corp. | 10 | \$1,158,105 | | | 8 | \$979,350 | 1 | \$64,450 | 1 | \$114,305 |
| Rose Hill State Bank | 12 | \$1,541,783 | 11 | \$841,783 | 1 | \$700,000 | | | | |
| Security Savings Bank | 30 | \$3,543,014 | 9 | \$1,399,250 | 19 | \$1,995,986 | 2 | \$147,778 | | |
| TECU Credit Union | 14 | \$617,272 | 14 | \$617,272 | | | | | | |
| U.S. Bank N.A. ND | 12 | \$1,483,723 | 3 | \$309,938 | 9 | \$1,173,785 | | | | |
| USAA Federal Savings Bank | 20 | \$1,648,880 | 9 | \$341,590 | 11 | \$1,307,290 | | | | |
| Valley State Bank | 12 | \$1,007,726 | 12 | \$1,007,726 | | | | | | |
| Washington Mutual Bank | 21 | \$1,826,001 | 1 | \$100,000 | 16 | \$1,342,335 | 3 | \$307,467 | 1 | \$76,199 |
| Wells Fargo Bank, N.A. | 99 | \$10,001,585 | 27 | \$1,601,287 | 63 | \$7,669,815 | 9 | \$730,483 | | |
| Wells Fargo Financial Kansas | 14 | \$1,096,171 | 14 | \$1,096,171 | | | | | | |
| Wilmington National Finance, Inc. | 12 | \$885,980 | 1 | \$126,000 | 11 | \$759,980 | | | | |
| 201 Lenders with less than 10 each | 533 | \$76,573,785 | 233 | \$46,950,623 | 278 | \$27,646,314 | 16 | \$1,326,672 | 6 | \$650,176 |
| TOTAL | 2,503 | \$258,612,833 | 998 | \$112,052,451 | 1,375 | \$134,674,832 | 112 | \$9,809,066 | 18 | \$2,076,484 |

FORECLOSURES

| | 2005 | 2004 | 2003 | 2002 | 2001 |
|---------------|------|------|------|------|------|
| Current Month | 161 | 174 | 117 | 115 | 79 |
| Year to date | 1593 | 1675 | 1493 | 1287 | 1117 |





First American Title

MAIN: 434 N. Main.....267-8371
Wichita Service Center Manager/ Vice President - Craig Burns
Sedgwick County Manager/Vice President – David Armagost

TITLE INSURANCE PRODUCTION

TITLE INSURANCE, COMMITMENTS IN PROCESS

| | | | |
|---|--|--|--------------------------|
| Commercial - Glenn Edwards, Manager | | Residential - Robert Brown, Manager | |
| Melissa Williams | Greg Dale | Karen Frye | Nancy Newton Nancy Tiger |
| Scott Brown | | Cheryl Kessinger | Jan McGrath Bo James |
| Matrice Reddick, Assistant | | Kim Greider | |
| Office Counsel | Customer Service-Restrictions/Deeds | Bookkeeping - Accounts Receivable | |
| Dave Wood | Sondra Green | Donna Ostreng Virginia Black | |
| Abstracts, Certificates of Title, Ownership Lists, Title Reports | | | |
| Janet Harris Heather Kamphaus | | | |
| Policies | Recordings | Date Down - Title Insurance | Title Orders |
| Judy Argyle | Tonya Ridpath | Kathy Harter | Donna Wassall |
| Stephanie Liby | Jennifer Capps | | |

Marketing

Linda Lea Voss, Director of Marketing, TREM Report, Agency Administrator
 Mike Brown, Lender Representative Sue Hoefgren, Real Estate Agent Representative
 Mark Moss, Lender Representative Chris Ketzner, Real Estate Agent Representative
 Sharon Wieters, Developer-Builder Escrow Manager Dottie Amend, Real Estate Agent Representative

REAL ESTATE CLOSINGS

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

Escrow Manager - Jennifer Weast

BROADWAY: 200 N. Broadway, Suite 100.....462-1900
Manager Earnest Money Information
 Robbi McGuffey Pam Amrine

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

| | |
|----------------------------|--------------------------|
| Escrow Officers | Escrow Assistants |
| Diana Bower (Commercial) | Cindy Kandt |
| Jewel Hidalgo (Commercial) | Wendy Lieb |
| Angie Engels (Commercial) | |
| Nancy Stolzle | Sandra Park |
| Marsha Francis | Janis Biggs |

EAST: 8621 E. 21st, Suite 150.....634-6300
 Deana Henrie Lonneta Madden
 Lorilee Wright Debbie Oden
 Kris Scott Julie Titus

EAST: 12221 E. Central.....685-0667
 Kristi Paul Becky Cast

EAST: 6530 E. 13th.....652-1401
 Linde Ohmes Sheilah Smallwood

SOUTHEAST: 10811 E. Harry & 9415 E. Harry, Suite 403.....685-0500
 Debby Reed..

NORTHWEST: 3531 N. Ridge Rd.773-3333
 Amy Shepherd

WEST: 8442 W. 13th, Suite 103721-4888
 Carrol Soerries Margi Dochow
 Angee Carroll Colleen Christy
 Judy Beall

WEST: 8558 W. 21st, Suite 400440-9410
 Terry Hamer ..

WEST: 7926 W. 21ST854-0070
 Juline Wallweber Nina Copeland

WEST: 10100 W. Maple.....554-2872
 Mary Morris
 Donna Osterman

WEST: 8406. W. Maple721-6500
 Tonnya Lewis Traci Winter
 Karen McGregor Sherri McAnelly Amber Ketchum

DERBY: 1120 N. Rock Rd., Suite 300788-9093
 Lloyd Sacket Joenel Hoopengartner
 Susie Spring Karen Schuckman