

NOV 2006 TREM REPORT

SEDGWICK COUNTY

BUILDING PERMITS - OCTOBER

| | SINGLE FAMILY | | | 2-3-4 FAMILY | | | MULTI FAMILY | | | CONSIDERATION | | |
|---------------|---------------|------|-------|--------------|------|-------|--------------|------|------|---------------|--------------|--------|
| | 2005 | 2006 | | 2005 | 2006 | | 2005 | 2006 | | 2005 | 2006 | |
| Wichita | 166 | 142 | -15% | 4 | 22 | +450% | -- | -- | -- | \$17,430,963 | \$15,099,390 | -14% |
| Derby | 25 | 7 | -72% | -- | -- | -- | -- | -- | -- | \$ 4,058,575 | \$ 1,121,449 | -73% |
| Colwich | 1 | 0 | -100% | -- | -- | -- | -- | -- | -- | \$ 270,000 | 0 | -100% |
| Haysville | 3 | 5 | +67% | 8 | 0 | -800% | -- | -- | -- | \$ 760,100 | \$ 451,000 | -41% |
| Mulvane | 5 | 1 | -80% | -- | -- | -- | -- | -- | -- | \$ 655,000 | \$ 175,000 | -74% |
| Valley Center | 0 | 7 | +700% | -- | -- | -- | -- | -- | -- | 0 | \$ 843,066 | +100% |
| Maize | 3 | 0 | -300% | -- | -- | -- | -- | -- | -- | \$ 333,000 | 0 | -100% |
| Park City | 6 | 6 | -- | -- | -- | -- | -- | -- | -- | \$ 902,000 | \$ 741,000 | -18% |
| Cheney | 0 | 2 | +200% | -- | -- | -- | -- | -- | -- | 0 | \$ 160,000 | +100% |
| Sedgwick Co. | 15 | 13 | -14% | -- | -- | -- | -- | -- | -- | \$ 3,920,650 | \$ 2,713,700 | -31% |
| Andover | 9 | 10 | +12% | -- | -- | -- | -- | -- | -- | \$ 2,869,245 | \$ 2,180,971 | -24% |
| Augusta | 1 | 1 | -- | -- | -- | -- | 0 | 28 | 100% | \$ 79,980 | \$ 1,327,326 | +1560% |
| El Dorado | 2 | 2 | -- | -- | -- | -- | -- | -- | -- | \$ 260,000 | \$ 207,000 | -21% |
| Rose Hill | 2 | 3 | +50% | -- | -- | -- | -- | -- | -- | \$ 190,000 | \$ 594,000 | +213% |

BUILDING PERMITS - YEAR-TO-DATE

| | UNITS | | | PERMITS | | | CONSIDERATION | | |
|---------------|-------|-------|------|---------|-------|------|---------------|---------------|------|
| | 2005 | 2006 | | 2005 | 2006 | | 2005 | 2006 | |
| Wichita | 1,718 | 1,919 | +12% | 1,608 | 1,527 | -6% | \$171,815,896 | \$164,999,294 | -4% |
| Derby | 192 | 319 | +67% | 191 | 150 | -18% | \$ 27,910,422 | \$ 28,880,397 | +4% |
| Colwich | 9 | 7 | -23% | 9 | 7 | -23% | \$ 1,073,500 | \$ 727,525 | -33% |
| Haysville | 126 | 58 | -54% | 64 | 58 | -10% | \$ 10,846,900 | \$ 6,866,475 | -37% |
| Mulvane | 53 | 50 | -6% | 53 | 46 | -14% | \$ 10,066,525 | \$ 6,426,750 | -37% |
| Valley Center | 40 | 57 | +43% | 39 | 57 | +47% | \$ 6,002,148 | \$ 7,265,856 | +22% |
| Maize | 101 | 38* | -63% | 36 | 38* | +6% | \$ 6,464,945 | \$ 5,823,150 | -10% |
| Park City | 77 | 60 | -23% | 77 | 60 | -23% | \$ 9,636,390 | \$ 7,596,000 | -22% |
| Cheney | 37 | 13 | -65% | 19 | 13 | -32% | \$ 3,873,888 | \$ 2,010,700 | -49% |
| Sedgwick Co. | 182 | 164 | -10% | 182 | 164 | -10% | \$ 43,083,070 | \$ 36,769,297 | -15% |
| Andover | 152 | 148 | -3% | 152 | 136 | -11% | \$ 29,089,907 | \$ 32,364,148 | +12% |
| Augusta | 63 | 53 | -16% | 30 | 22 | -27% | \$ 5,696,299 | \$ 3,140,018 | -45% |
| El Dorado | 15 | 27 | +80% | 15 | 26 | +74% | \$ 1,847,500 | \$ 3,218,500 | +75% |
| Rose Hill | 12 | 20 | +67% | 12 | 20 | +67% | \$ 1,692,805 | \$ 3,365,861 | +99% |

*includes October '06 figures

MORTGAGES

| | 2005 | 2006 | |
|---------------|------------------|------------------|------|
| Mortgages | 2567 | 2295 | -11% |
| Consideration | \$247,558,973 | \$251,081,137 | +2% |
| Deeds | 2020 | 1866 | -8% |
| YEAR TO DATE | | | |
| Mortgages | 28,960 | 27,424 | -6% |
| Consideration | \$ 3,143,904,653 | \$ 2,712,527,927 | -14% |
| Deeds | 22,581 | 22,734 | +1% |

FORECLOSURES

| | 2006 | 2005 | 2004 | 2003 | 2002 |
|---------------|------|------|------|------|------|
| Current Month | 177 | 161 | 174 | 117 | 115 |
| Year to date | 1940 | 1593 | 1675 | 1493 | 1287 |

Our Offices will be closed:
 Monday, February 19, 2007
 Monday, May 28, 2007
 Wednesday, July 4, 2007

TREM CONTACTS

Mark Moss
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First American Title

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

MORTGAGE FILINGS BY LENDER

| Lender | Total | | Conventional | | FHLMC | | FHA | | VA | |
|--------------------------------------|-------|---------------|--------------|---------------|-------|---------------|-----|--------------|-----|-------------|
| | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount |
| Bank of America | 174 | \$12,595,505 | 82 | \$4,678,545 | 90 | \$7,708,293 | 2 | \$208,667 | | |
| Bank of the West | 75 | \$5,095,011 | 44 | \$1,600,758 | 26 | \$3,033,535 | 5 | \$460,718 | | |
| Beneficial Mortgage Co. of Ks | 18 | \$1,142,974 | 18 | \$1,142,974 | | | | | | |
| Boeing Credit Union | 32 | \$1,932,648 | 21 | \$609,088 | 11 | \$1,323,560 | | | | |
| Capitol Federal Savings Bank | 112 | \$13,320,704 | 10 | \$320,300 | 102 | \$13,000,404 | | | | |
| Citibank Federal Savings Bank | 15 | \$663,505 | 15 | \$663,505 | | | | | | |
| Citifinancial, Inc. | 18 | \$624,808 | 18 | \$624,808 | | | | | | |
| CitiMortgage, Inc. | 15 | \$1,804,238 | | | 15 | \$1,804,238 | | | | |
| Commerce Bank | 21 | \$3,178,221 | 14 | \$2,276,071 | 7 | \$902,150 | | | | |
| Conway Bank | 11 | \$1,260,321 | 10 | \$1,136,821 | 1 | \$123,500 | | | | |
| Countrywide Bank | 56 | \$3,655,522 | 17 | \$850,192 | 39 | \$2,805,330 | | | | |
| Countrywide Home Loans, Inc | 126 | \$15,508,188 | 4 | \$93,063 | 83 | \$10,232,566 | 31 | \$4,012,079 | 8 | \$1,170,480 |
| Credit Union of America | 23 | \$1,475,088 | 15 | \$383,205 | 8 | \$1,091,883 | | | | |
| Decision One Mortgage Co | 11 | \$790,750 | | | 11 | \$790,750 | | | | |
| Emprise Bank | 43 | \$7,124,262 | 38 | \$6,515,597 | 2 | \$266,100 | 2 | \$227,065 | 1 | \$115,500 |
| Equity Bank, N.A. | 86 | \$14,852,179 | 14 | \$6,782,800 | 66 | \$7,348,965 | 3 | \$292,928 | 3 | \$427,486 |
| Executive Mortgage Group Inc | 17 | \$1,819,944 | | | 10 | \$1,084,425 | 7 | \$735,519 | | |
| Fidelity Bank | 64 | \$6,900,428 | 27 | \$2,234,877 | 18 | \$2,588,989 | 14 | \$1,419,094 | 5 | \$657,468 |
| Fieldstone Mortgage Company | 10 | \$892,175 | | | 10 | \$892,175 | | | | |
| First Equity Mortgage Services, Inc. | 11 | \$1,310,105 | | | 6 | \$717,552 | 5 | \$592,553 | | |
| First Franklin Financial Corp. | 12 | \$862,300 | 3 | \$48,080 | 9 | \$814,220 | | | | |
| First Horizon Home Loan Corp | 88 | \$9,824,743 | | | 70 | \$7,954,244 | 18 | \$1,870,499 | | |
| First National Bank of Anthony | 10 | \$1,264,050 | 10 | \$1,264,050 | | | | | | |
| Garden Plain State Bank | 15 | \$2,358,976 | 14 | \$2,307,096 | 1 | \$51,880 | | | | |
| GMAC Mortgage Corp | 14 | \$952,600 | 2 | \$59,500 | 12 | \$893,100 | | | | |
| Home Equity of America, Inc. | 10 | \$387,221 | 10 | \$387,221 | | | | | | |
| Homecomings Fin. Network Inc | 31 | \$3,010,875 | 8 | \$209,260 | 23 | \$2,801,615 | | | | |
| Individuals as lender | 12 | \$830,373 | 12 | \$830,373 | | | | | | |
| Intervale Mortgage Corp | 15 | \$1,581,635 | | | 15 | \$1,581,635 | | | | |
| INTRUST Bank-Wichita | 90 | \$10,829,916 | 75 | \$9,235,724 | 15 | \$1,594,192 | | | | |
| JP Morgan Chase Bank | 17 | \$1,096,511 | 9 | \$366,811 | 8 | \$729,700 | | | | |
| KANZA Bank | 50 | \$4,796,383 | 33 | \$2,098,859 | 17 | \$2,697,524 | | | | |
| Legacy Bank | 39 | \$4,829,684 | 24 | \$3,315,780 | 14 | \$1,400,681 | 1 | \$113,223 | | |
| Lehman Brothers Bank, FSB | 12 | \$1,455,590 | 1 | \$280,000 | 11 | \$1,175,590 | | | | |
| OwnIt Mortgage Solutions, Inc. | 12 | \$702,700 | 4 | \$84,190 | 8 | \$618,510 | | | | |
| PHH Mortgage Services Corp | 15 | \$933,100 | 2 | \$21,400 | 13 | \$911,700 | | | | |
| Quicken Loans, Inc. | 10 | \$904,350 | 1 | \$40,000 | 9 | \$864,350 | | | | |
| Rose Hill State Bank | 14 | \$1,512,116 | 10 | \$953,216 | 4 | \$558,900 | | | | |
| Secretary of HUD | 10 | \$949,516 | 9 | \$946,741 | | | 1 | \$2,775 | | |
| Security Savings Bank | 22 | \$3,485,542 | 8 | \$2,069,675 | 12 | \$1,232,228 | 2 | \$183,639 | | |
| SNB Bank of Wichita | 10 | \$2,093,500 | 8 | \$1,723,500 | 2 | \$370,000 | | | | |
| Suntrust Mortgage, Inc. | 14 | \$1,281,949 | 3 | \$71,765 | 10 | \$1,010,229 | 1 | \$199,955 | | |
| U.S. Bank N.A. ND | 11 | \$1,778,625 | 4 | \$1,119,150 | 7 | \$659,475 | | | | |
| USAA Federal Savings Bank | 26 | \$1,888,333 | 13 | \$409,667 | 13 | \$1,478,666 | | | | |
| Verus Bank, NA | 11 | \$995,000 | 5 | \$352,800 | 5 | \$503,200 | | | 1 | \$139,000 |
| Wells Fargo Bank, N.A. | 124 | \$12,955,510 | 23 | \$1,026,667 | 92 | \$10,786,273 | 9 | \$1,142,570 | | |
| Wells Fargo Financial Kansas | 15 | \$1,232,849 | 15 | \$1,232,849 | | | | | | |
| Western Credit, Inc. | 16 | \$430,317 | 16 | \$430,317 | | | | | | |
| 195 Lenders with less than 10 each | 516 | \$84,163,187 | 230 | \$54,270,089 | 263 | \$27,512,827 | 23 | \$2,380,271 | | |
| TOTAL | 2,179 | \$255,334,027 | 899 | \$115,067,384 | 1,138 | \$123,915,154 | 124 | \$13,841,555 | 18 | \$2,509,934 |

Employee Spotlight



Amber Ketchum- Residential Closer

Amber works at our 8406 W. Maple office and also handles 'lot closings.' Amber recently purchased her own home. She enjoys country music, reading, spending time with her nephew plus attending and singing solos at her church. Her favorite color is pink and collects anything 'cherry'.

Office: 316.721.6500 * Fax: 316.721.6949 * Email: aketchum@firstam.com

First American Title Locations

CLOSING SERVICES

FIRST AMERICAN TITLE COMMERCIAL CLOSING SERVICES

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

FIRST AMERICAN TITLE RESIDENTIAL CLOSING SERVICES

MAIN OFFICE
434 N. Main,
Wichita, KS 67202
(316) 267-8371
Jennifer Weast, Closing Dept. Manager
Nancy Stolzle, REO Manager
Dept. & Closing Officer
Karen McGregor, Closer
Pam Amrine, Earnest Money
Sandra Park, Closer
Janis Biggs, Assistant
Keesha Graham, Assistant
Marilyn Armer, Assistant

EAST 21ST OFFICE
8621 E. 21st St. North, Suite 150
Wichita, KS 67206
(316) 634-6300
Karrie Bailey, Manager
Kris Scott, Closer
Lonneta Madden, Closer
Lorilee Wright, Closer
Debbie Oden, Assistant
Hannah Lonergan
Kim Skoumal, Assistant
Lamika Mack, Assistant
Michelle Angbo, Assistant

EAST CENTRAL OFFICE
12221 E. Central
Wichita, KS 67206
(316) 685-0667
Kristi Weibrodt, Manager
Becky Cast, Assistant

EAST 13TH OFFICE

6530 E. 13th
Wichita, KS 67206
(316) 652-1401
Linde Ohmes, Manager
Tracie Ewing, Assistant

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

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

NORTH RIDGE OFFICE
3531 N. Ridge Road
Wichita, KS 67205
(316) 773-3333
Amy Shepherd, Manager
Angela Ruda, Assistant

WEST 13th OFFICE
8442 W. 13th, Suite 103
Wichita, KS 67212
(316) 721-4888
Angee Carroll, Closer
Judy Beall, Closer
Margie Dochow, Assistant
Nina Copeland, Assistant
Pam Burns

WEST 21ST OFFICE
8558 W. 21st St. N., Suite 400
Wichita, KS 67205
(316) 440-9410
Carrol Soerris, Manager
Colleen Christy, Assistant

WEST 21ST OFFICE
7926 W. 21st St. N.
Wichita, KS 67205
(316) 854-0070
Juline Wallweber, Manager
Lisa Cordon, Assistant

WEST MAPLE OFFICE

10100 W. Maple
Wichita, KS 67209
(316) 554-2872
Donna Osterman, Closer
Mary Morris, Assistant

WEST MAPLE OFFICE
8406 W. Maple
Wichita, KS 67209
(316) 721-6500
Tonnya Lewis, Manager
Amber Ketchum, Closer
Bobbie Estes, Closer
Amanda Cronister, Assistant
Mary Spink, Assistant
Norma Janzen
Traci Winter, Assistant
Sheri McAnelly, Assistant

DERBY OFFICE
1120 N. Rock Rd, Ste 300
Wichita, KS 67037
(316) 788-9093
Lloyd Sacket, Manager
Susanne Spring, Closer
Joanel Hoopengartner, Assistant
Julie Titus, Assistant

TITLE SERVICES

FIRST AMERICAN TITLE RESIDENTIAL TITLE
434 N. Main
Wichita, KS 67202
(316) 267-8371
Scott P. Brown, Manager
Brian Deel, Restrictions/Deeds
Cheryl Kessinger, Examiner
Heather Kamphaus, Title Searches
James Leftwich, Examiner
Jan McGrath, Examiner
Jeanne Ball, Title Searches
Judy Argyle, Policy Department
Karen Frye, Examiner
Kathy Harter, Date Downs
Kim Greider, Examiner
Nancy Tiger, Title Distribution
Sondra Green, Customer Service
Stephanie Liby, Policy Desk
Teri Rodiek, Recording Desk
Tonya Ridpath, Recording Desk

FIRST AMERICAN TITLE COMMERCIAL TITLE

434 N. Main
Wichita, KS 67202
(316) 267-8371
Glenn B. Edwards, Manager
Bo James, Examiner
Melissa Holland, Examiner
Janet Harris, Assistant
Matrice Reddick, Assistant

ADMIN. DEPARTMENT

434 N. Main
Wichita, KS 67202
(316) 267-8371
Craig Burns, Kansas State Mngr
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
(316) 267-8371
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 Hoefgren, Realtor Rep

COORDINATION SERVICES

216 W. Murdock
Wichita, KS 67203
(316) 303-1001
Melissa Houston, Coordinator

TECHNOLOGY ADVANTAGE

216 W. Murdock
Wichita, KS 67203
(316) 303-1001
Duane Monroe, Eagle Squad



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