

BUILDING PERMITS

NOVEMBER

	UNITS SINGLE FAMILY			UNITS 2-3-4 FAMILY			UNITS MULTI FAMILY			CONSIDERATION		
	2003	2004		2003	2004		2003	2004		2003	2004	
Wichita	114	117	+3%	2	4	+100%	0	0	--	\$ 12,625,125	\$ 13,192,605	+4%
Derby	15	8	-47%	0	0	--	0	0	--	\$ 1,970,480	\$ 1,275,300	-35%
Colwich	1	1	--	0	0	--	0	0	--	\$ 120,000	\$ 140,000	+17%
Haysville	8	9	+13%	2	0	-200%	0	0	--	\$ 1,236,304	\$ 786,950	-34%
Mulvane	2	1	-50%	0	0	--	0	0	--	\$ 280,000	\$ 115,000	-59%
Valley Center	1	3	+200%	0	0	--	48	0	-100%	\$ 2,469,000	\$ 695,000	-72%
Maize	5	2	-60%	0	0	--	0	0	--	\$ 583,090	\$ 280,000	-52%
Park City	6	5	-17%	0	0	--	0	0	--	\$ 622,600	\$ 552,000	-11%
Cheney	0	0	--	0	0	--	0	0	--	0	0	--
Sedgwick Co.	22	10	-55%	0	0	--	0	0	--	\$ 4,047,457	\$ 3,210,846	-21%
Andover	13	12	-8%	0	0	--	0	0	--	\$ 1,779,233	\$ 1,368,675	-23%
Augusta	3	5	+67%	0	2	+200%	0	0	--	\$ 223,555	\$ 671,834	+201%
El Dorado	2	3	+50%	2	0	-200%	0	0	--	\$ 445,700	\$ 505,000	+13%
Rose Hill	1	1	--	2	0	-200%	0	0	--	\$ 240,000	\$ 310,000	+29%

YEAR TO DATE

	UNITS		PERMITS				CONSIDERATION			
	2003	2004	2003	2004			2003	2004		
Wichita	1,507	1,560	+4%	1,385	1,511	+9%		\$ 141,309,491	\$ 161,172,469	+14%
Derby	506	137	-73%	197	131	-34%		\$ 27,322,667	\$ 17,248,634	-58%
Colwich	14	11	-21%	14	11	-21%		\$ 1,458,225	\$ 1,189,000	-18%
Haysville	88	103	+17%	87	58	-33%		\$ 9,951,729	\$ 9,758,602	-2%
Mulvane	40	36	-10%	38	36	-5%		\$ 5,455,700	\$ 4,958,000	-9%
Valley Center	100	47	-53%	55	47	-15%		\$ 9,684,965	\$ 7,494,979	-23%
Maize	21	6	-71%	21	6	-71%		\$ 2,240,316	\$ 719,700	-68%
Park City	105	80	-24%	105	80	-24%		\$ 11,915,905	\$ 9,333,656	-22%
Cheney	8	5	-38%	8	5	-38%		\$ 1,067,000	\$ 476,693	-55%
Sedgwick Co.	238	202	-15%	238	202	-15%		\$ 44,324,154	\$ 42,004,339	-5%
Andover	174	197	+13%	171	194	+13%		\$ 25,334,327	\$ 30,270,481	+19%
Augusta	42	43	+2%	42	42	--		\$ 4,740,447	\$ 3,666,991	-23%
El Dorado	40	24	-40%	39	24	-38%		\$ 4,384,230	\$ 3,038,000	-31%
Rose Hill	39	15	-62%	35	15	-57%		\$ 4,489,375	\$ 2,960,708	-34%

MORTGAGES

	2003	2004	
NOVEMBER			
Mortgages	2,536	2,504	-1%
Consideration	\$ 222,885,016	\$ 214,350,874	-4%
Deeds	1,584	1,925	+22%
YEAR TO DATE			
Mortgages	41,635	30,984	-26%
Consideration	\$ 3,963,973,048	\$ 3,084,155,951	-22%
Deeds	21,952	21,888	--

All Security Title Offices will be closed:

Friday, December 24, 2004

Friday, December 31, 2004



MORTGAGE REPORT

Lender	Total		Conventional		FHLMC		FHA		VA	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
American General Finance	10	\$302,033	10	\$302,033						
American Home Mortgage	12	\$1,184,029			9	\$884,030	3	\$299,999		
American Mortgage Network, Inc.	10	\$907,687			10	\$907,687				
Ameriquest Mortgage Company	24	\$2,302,181			24	\$2,302,181				
Andover State Bank	11	\$2,107,260	8	\$1,519,160	3	\$588,100				
Argent Mortgage Company, LLC	22	\$1,764,768			22	\$1,764,768				
Bank of America	119	\$10,774,466	37	\$2,930,678	79	\$7,660,064	3	\$183,724		
Beneficial Mortgage Co. of Ks	20	\$864,618	20	\$864,618						
Boeing Credit Union	52	\$2,039,542	12	\$258,280	40	\$1,781,262				
Capitol Federal Savings Bank	117	\$10,548,089	29	\$720,630	88	\$9,827,459				
Citibank Federal Savings Bank	11	\$401,925	11	\$401,925						
Citifinancial, Inc.	15	\$385,141	15	\$385,141						
City of Wichita	19	\$163,791	19	\$163,791						
Citywide Mortgage Associates, Inc.	12	\$869,737			12	\$869,737				
Commerce Bank	15	\$1,017,630	8	\$438,600	7	\$579,030				
Commercial Federal Bank	148	\$9,788,498	91	\$3,634,788	51	\$5,697,876	6	\$455,834		
Conway Bank	16	\$1,498,295	16	\$1,498,295						
Countrywide Home Loans, Inc	63	\$4,738,165	17	\$568,020	36	\$3,227,339	7	\$581,197	3	\$361,609
Credit Union of America	46	\$2,387,899	33	\$715,899	13	\$1,672,000				
Emprise Bank	34	\$5,242,046	34	\$5,242,046						
Fidelity Bank	101	\$8,713,747	43	\$3,789,254	40	\$3,628,708	17	\$1,193,033	1	\$102,752
Fieldstone Mortgage Company	21	\$1,836,900			21	\$1,836,900				
First Choice Fed.Cr.Un.	12	\$576,600			12	\$576,600				
First Franklin Financial Corp.	11	\$1,050,500	2	\$50,800	9	\$999,700				
First Horizon Home Loan Corp	146	\$12,026,165	3	\$145,864	125	\$10,220,744	18	\$1,659,557		
First Natl Bank of Southern Ks.	11	\$945,565	9	\$786,240	2	\$159,325				
Full Spectrum Lending Inc	12	\$1,258,792	2	\$52,000	10	\$1,206,792				
Garden Plain State Bank	13	\$1,310,297	11	\$1,184,190	2	\$126,107				
GMAC Mortgage Corp	14	\$998,805	9	\$806,398	4	\$133,400	1	\$59,007		
GreenPoint Mtg Funding, Inc.	11	\$581,000	4	\$57,900	7	\$523,100				
Home Bank & Trust Co.	13	\$1,429,500	11	\$1,237,000	2	\$192,500				
Homecomings Fin. Network Inc	15	\$1,093,550	2	\$75,000	13	\$1,018,550				
Individuals as lender	23	\$3,020,756	20	\$2,742,132	3	\$278,624				
Intervale Mortgage Corp	19	\$1,217,700			19	\$1,217,700				
INTRUST Bank-Wichita	117	\$10,238,454	93	\$7,479,460	24	\$2,758,994				
KANZA Bank	10	\$1,921,450	6	\$1,317,800	4	\$603,650				
Legacy Bank	29	\$4,167,583	20	\$2,798,783	9	\$1,368,800				
Michigan Fidelity Acceptance Corp.	39	\$4,043,375			39	\$4,043,375				
MILA, Inc.	14	\$636,963			14	\$636,963				
Mortgage Centre, L.C.	66	\$7,496,088			48	\$5,671,123	12	\$1,091,099	6	\$733,866
Mulvane State Bank	12	\$1,069,480	12	\$1,069,480						
National City Mortgage Co.	12	\$1,419,932			8	\$993,575	4	\$426,357		
PlainsCapital McAfee Mortgage Co	40	\$3,547,884	4	\$98,295	18	\$1,766,151	16	\$1,465,024	2	\$218,414
Prairie State Bank	43	\$5,635,523	27	\$3,445,587	14	\$2,040,905	2	\$149,031		
Rose Hill State Bank	16	\$930,960	13	\$760,860	2	\$142,500	1	\$27,600		
Security Savings Bank	19	\$1,679,417	3	\$529,200	13	\$822,605	1	\$53,576	2	\$274,036
Southwest National Bank	10	\$1,363,638	10	\$1,363,638						
USAA Federal Savings Bank	11	\$735,012	5	\$183,300	6	\$551,712				
Washington Mutual Bank	16	\$1,239,838	5	\$153,300	9	\$951,714	2	\$134,824		
Wells Fargo Bank, N.A.	142	\$13,823,280	45	\$2,314,420	80	\$9,556,544	15	\$1,557,016	2	\$395,300
Wells Fargo Financial Kansas	26	\$2,249,677	26	\$2,249,677						
Wilmington National Finance, Inc.	28	\$2,242,075			28	\$2,242,075				
World Savings	25	\$2,476,816	24	\$2,426,816	1	\$50,000				
203 Lenders with less than 10 each	516	\$67,663,032	237	\$40,226,287	245	\$24,766,811	28	\$2,105,516	6	\$564,418
TOTAL	2,389	\$229,928,154	1,006	\$96,987,585	1,225	\$118,847,780	136	\$11,442,394	22	\$2,650,395

FORECLOSURES

	2004	2003	2002	2001	2000
Current Month	174	117	115	79	81
Year to date	1675	1493	1287	1117	781



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 Modellmog
 Norma Janzen

Office Counsel

Dave Wood

Customer Service-Restrictions/Deeds

Sondra Green

Bookkeeping - Accounts Receivable

Donna Ostreng Virginia Black

Abstracts, Certificates of Title, Ownership Lists, Title Reports

Janet Harris Heather Kamphaus

Policies

Judy Argyle
 Stephanie Liby

Recordings

Tonya Ridpath

Date Down - Title Insurance

Annie Dietz

Title Orders

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

Nora Leonard

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

Closing Officers

Diana Bower (Commercial)
 Jewel Hidalgo (Commercial)
 Angie Engels (Commercial)
 Nancy Stolze
 Marsha Francis

Closing Assistants

Cindy Kandt
 Mary White
 Sandra Park
 Cathy Minkler

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

Deana Henrie Stephanie Mitchell
 Sue Hoefgen Kim Ellison
 Trisha Powell

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 103721-4888

Terry Hamer
 Karen McGregor

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

Sharon Wieters Colleen Christy
 Carrol Soerries Amber Ketchum

DERBY: 1120 N. Rock Rd., Suite 300788-9093

Lloyd Sacket Susie Spring



SECURITY TITLE

434 N. Main
 Wichita, KS 67202



PRSR STD
 U.S. POSTAGE
 PAID
 Permit No. 422
 Wichita, Kansas