

**BUILDING PERMITS**

APRIL

	<u>UNITS</u>			<u>UNITS</u>			<u>UNITS</u>			<u>CONSIDERATION</u>		
	<u>SINGLE FAMILY</u>			<u>2-3-4 FAMILY</u>			<u>MULTI FAMILY</u>					
	<u>2003</u>	<u>2004</u>		<u>2003</u>	<u>2004</u>		<u>2003</u>	<u>2004</u>		<u>2003</u>	<u>2004</u>	
Wichita	109	175	+61%	2	8	+300%	0	0	--	\$ 11,216,298	\$ 19,254,469	+72%
Derby	20	12	-40%	0	0	--	0	0	--	\$ 2,381,188	\$ 1,641,267	-31%
Colwich	2	0	-200%	0	0	--	0	0	--	\$ 250,000	0	-100%
Haysville	11	10	-9%	0	0	--	0	0	--	\$ 1,176,500	\$ 1,408,300	+20%
Mulvane	7	4	-43%	0	0	--	0	0	--	\$ 921,300	\$ 436,000	-53%
Valley Center	7	3	-57%	0	0	--	0	0	--	\$ 1,463,000	\$ 515,000	-65%
Maize	4	0	-100%	0	0	--	0	0	--	\$ 431,400	0	-100%
Park City	13	8	-38%	0	0	--	0	0	--	\$ 1,331,000	\$ 726,200	-45%
Cheney	1	0	-100%	0	0	--	0	0	--	\$ 183,000	0	-100%
Sedgwick Co.	22	21	-5%	0	0	--	0	0	--	\$ 3,845,299	\$ 3,911,821	+2%
Andover	7	15	+114%	0	0	--	0	0	--	\$ 931,150	\$ 2,388,200	+156%
Augusta	4	5	+25%	0	0	--	0	0	--	\$ 374,246	\$ 426,151	+21%
El Dorado	9	1	-89%	0	0	--	0	0	--	\$ 973,100	\$ 120,000	-88%
Rose Hill	4	1	-75%	0	0	--	0	0	--	\$ 409,150	\$ 90,000	-78%

YEAR TO DATE

	<u>UNITS</u>		<u>PERMITS</u>			<u>CONSIDERATION</u>			
	<u>2003</u>	<u>2004</u>	<u>2003</u>	<u>2004</u>		<u>2003</u>	<u>2004</u>		
Wichita	454	590	+30%	447	584	+31%	\$ 45,118,304	\$ 61,169,942	+36%
Derby	66	45	-32%	66	45	-32%	\$ 7,455,088	\$ 5,069,417	-32%
Colwich	5	3	-40%	5	3	-40%	\$ 555,000	\$ 351,900	-37%
Haysville	27	21	-22%	27	21	-22%	\$ 2,701,215	\$ 2,724,500	--
Mulvane	11	14	+27%	11	14	+27%	\$ 1,395,300	\$ 2,098,000	+50%
Valley Center	17	7	-59%	17	7	-59%	\$ 3,286,900	\$ 1,181,980	-64%
Maize	7	4	-43%	7	4	-43%	\$ 719,500	\$ 439,700	-39%
Park City	35	27	-23%	35	27	-23%	\$ 3,626,200	\$ 3,151,700	-13%
Cheney	4	1	-75%	4	1	-75%	\$ 633,000	\$ 154,693	-76%
Sedgwick Co.	68	65	-4%	68	65	-4%	\$ 11,663,440	\$ 13,455,125	+15%
Andover	48	77	+60%	48	75	+56%	\$ 7,898,473	\$ 10,919,752	+38%
Augusta	12	14	+17%	12	14	+17%	\$ 1,034,819	\$ 1,122,159	+8%
El Dorado	18	4	-78%	12	4	-78%	\$ 1,981,500	\$ 585,000	-70%
Rose Hill	24	6	-75%	21	6	-71%	\$ 2,584,770	\$ 1,442,708	-44%

**MORTGAGES**

	<u>2003</u>	<u>2004</u>	
<u>APRIL</u>			
Mortgages	4,020	3,397	-15%
Consideration	\$ 329,871,320	\$ 255,113,260	-23%
Deeds	2,037	2,119	+4%
<u>YEAR TO DATE</u>			
Mortgages	13,977	11,237	-20%
Consideration	\$ 1,223,367,055	\$ 1,406,119,840	+15%
Deeds	7,434	7,270	-2%

**All Security Title Offices will be closed:**

**Monday, May 31, 2004**

**Monday, July 5, 2004**



**MORTGAGE REPORT**

Lender	Total		Conventional		FHLMC		FHA		VA	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
ABN AMRO Mortgage Group	10	\$901,000			10	\$901,000				
American General Finance	20	\$500,543	20	\$500,543						
Ameritrust Mortgage Company	23	\$2,602,610			23	\$2,602,610				
Andover State Bank	17	\$1,722,400	8	\$571,000	9	\$1,151,400				
Argent Mortgage Company, LLC	41	\$3,706,469	1	\$89,550	40	\$3,616,919				
Bank of America	192	\$15,653,559	66	\$3,604,566	116	\$11,121,910	4	\$348,470	6	\$578,613
Beneficial Mortgage Co. of Ks	33	\$1,292,543	33	\$1,292,543						
Boeing Credit Union	79	\$4,097,202	32	\$1,101,870	47	\$2,995,332				
Capitol Federal Savings Bank	161	\$14,319,538	47	\$1,585,669	114	\$12,733,869				
Cendant Mortgage Corp	12	\$973,989			12	\$973,989				
Central National Bank	10	\$3,026,077	7	\$2,734,777	3	\$291,300				
Chase Manhattan Bank USA	15	\$491,060	14	\$471,760	1	\$19,300				
Chase Manhattan Mtg Corp	41	\$4,993,346			36	\$4,526,941	4	\$359,405	1	\$107,000
Chisholm Trail State Bank	18	\$1,640,700	18	\$1,640,700						
Citicorp Trust Bank, FSB	21	\$1,458,793	21	\$1,458,793						
Citifinancial, Inc.	26	\$575,368	26	\$575,368						
City of Wichita	10	\$502,300	10	\$502,300						
Citywide Mortgage Associates, Inc.	15	\$1,161,435			15	\$1,161,435				
Commerce Bank	18	\$1,507,094	14	\$671,994	4	\$835,100				
Commercial Federal Bank	230	\$17,690,313	107	\$4,944,124	108	\$11,554,308	15	\$1,191,881		
Conway Bank	25	\$3,591,263	25	\$3,591,263						
Countrywide Home Loans, Inc.	72	\$5,064,315	15	\$368,564	41	\$3,465,185	15	\$1,115,666	1	\$114,900
Credit Union of America	66	\$3,272,564	47	\$1,258,164	19	\$2,014,400				
Emprise Bank	43	\$4,777,442	43	\$4,777,442						
Executive Mortgage Group Inc	13	\$1,048,729			10	\$804,350	3	\$244,379		
Fidelity Bank	142	\$8,882,932	73	\$3,319,891	54	\$4,341,983	11	\$851,964	4	\$369,094
Fieldstone Mortgage Company	21	\$1,449,845			21	\$1,449,845				
First Horizon Home Loan Corp	216	\$16,557,043	2	\$62,550	186	\$14,290,973	28	\$2,203,520		
First Magnus Financial Corp.	14	\$1,459,198	1	\$28,000	13	\$1,431,198				
First National Bank of Anthony	14	\$2,186,175	14	\$2,186,175						
First Natl Bank of Southern Ks.	13	\$1,564,919	12	\$1,444,919	1	\$120,000				
Garden Plain State Bank	18	\$1,418,850	16	\$1,171,850	2	\$247,000				
Homecomings Fin. Network Inc	18	\$1,559,425			18	\$1,559,425				
Individuals as lender	17	\$988,979	16	\$964,979	1	\$24,000				
Intervale Mortgage Corp	24	\$1,515,350			24	\$1,515,350				
INTRUST Bank-Wichita	187	\$23,032,611	154	\$18,598,556	33	\$4,434,055				
Kansas Housing Resources Corp	12	\$205,368	12	\$205,368						
KANZA Bank	26	\$3,190,250	16	\$1,828,450	10	\$1,361,800				
Legacy Bank	46	\$4,179,890	28	\$2,413,040	18	\$1,766,850				
Meritage Mortgage Corp	16	\$1,033,650			16	\$1,033,650				
Mid American Credit Union	13	\$396,201	3	\$84,000	10	\$312,201				
MILA, Inc.	18	\$881,899	1	\$79,676	17	\$802,223				
Mortgage Centre, L.C.	117	\$13,171,975	1	\$145,200	87	\$10,680,595	24	\$1,856,680	5	\$489,500
Mortgage Investors Corp	36	\$2,715,700							36	\$2,715,700
Mulvane State Bank	11	\$640,090	11	\$640,090						
National City Mortgage Co.	19	\$2,029,481			12	\$1,322,581	5	\$469,408	2	\$237,492
Pioneer Bank & Trust	15	\$1,935,969	2	\$63,200	12	\$1,842,800	1	\$29,969		
PlainsCapital McAfee Mortgage Co	45	\$4,018,609			16	\$1,481,652	27	\$2,307,273	2	\$229,684
Prairie State Bank	43	\$5,166,551	33	\$4,252,075	7	\$561,300	2	\$198,330	1	\$154,846
Quicken Loans, Inc.	10	\$789,450	4	\$110,650	6	\$678,800				
RBC Mortgage	13	\$1,798,200			13	\$1,798,200				
Realty Home Mortgage, LLC	12	\$1,654,580			7	\$1,161,639	5	\$492,941		
Rose Hill State Bank	16	\$2,652,025	14	\$2,518,125	2	\$133,900				
Security Savings Bank	24	\$2,212,205	8	\$735,150	11	\$1,047,100	5	\$429,955		
Sunflower Bank	15	\$4,738,600	11	\$4,253,100	4	\$485,500				
TECU Credit Union	17	\$1,818,761	14	\$717,061	3	\$1,101,700				
USAA Federal Savings Bank	10	\$466,144	7	\$162,382	3	\$303,762				
Valley State Bank	10	\$897,320	10	\$897,320						
Washington Mutual Bank	30	\$3,185,042	1	\$118,300	24	\$2,543,557	2	\$171,798	3	\$351,387
Wells Fargo Bank, N.A.	50	\$2,027,117	49	\$1,961,117	1	\$66,000				
Wells Fargo Financial Bank	13	\$275,139	13	\$275,139						
Wells Fargo Financial Kansas	22	\$2,094,951	22	\$2,094,951						
Wells Fargo Home Mortgage	138	\$15,666,872	1	\$186,000	109	\$12,997,532	17	\$1,355,673	11	\$1,127,667
Western Credit, Inc.	13	\$495,589	13	\$495,589						
Wilmington National Finance, Inc.	18	\$1,772,825	1	\$119,000	17	\$1,653,825				
World Savings	23	\$2,641,955	22	\$2,606,955	1	\$35,000				
200 Lenders with less than 10 each	534	\$61,679,649	207	\$30,423,012	266	\$24,957,483	47	\$3,978,034	14	\$2,321,120
<b>TOTAL</b>	<b>3,280</b>	<b>\$303,618,036</b>	<b>1,346</b>	<b>\$116,902,860</b>	<b>1,633</b>	<b>\$160,312,827</b>	<b>215</b>	<b>\$17,605,346</b>	<b>86</b>	<b>\$8,797,003</b>

**FORECLOSURES**

	2004	2003	2002	2001	2000
Current Month	148	104	134	81	65
Year to date	664	575	541	370	294

