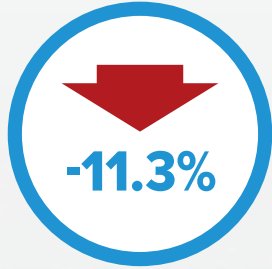


APRIL NATIONAL STATS



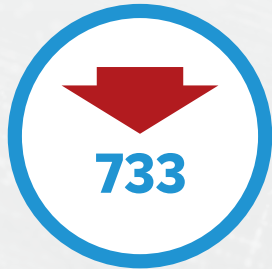
RATE LOCK VOLUME

Declines were seen in lock activity among purchase, cash-out and rate/term refinance lending



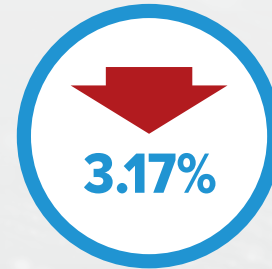
AVERAGE LOAN AMOUNT

April's average loan amount was **up slightly from March**



AVERAGE CREDIT SCORE

Average **credit scores declined again in April**, this time across all loan products and purposes.



MONTH-END CONFORMING RATE

As of April 30, the average 30-year conforming rate was down 18 BPS M/M, but **up nearly a third of a point** since the end of January