

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%	-11.3%	310,589	3.168	733	75	55%	45%
1	Los Angeles-Long Beach-Anaheim, CA	5.2%	-17.7%	535,574	3.118	746	63	38%	62%
2	New York-Newark-Jersey City, NY-NJ-PA	4.5%	-13.9%	430,539	3.147	739	72	53%	47%
3	Washington-Arlington-Alexandria, DC-VA-MD-WV	4.3%	-12.2%	440,058	3.030	743	75	56%	44%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.5%	-6.4%	284,932	3.148	739	78	61%	39%
5	Phoenix-Mesa-Scottsdale, AZ	2.7%	-13.8%	312,895	3.254	731	72	50%	50%
6	Dallas-Fort Worth-Arlington, TX	2.6%	-6.2%	309,247	3.173	731	77	59%	41%
7	Seattle-Tacoma-Bellevue, WA	2.5%	-10.8%	480,566	3.146	745	70	53%	47%
8	San Francisco-Oakland-Hayward, CA	2.5%	-14.7%	643,767	3.096	759	60	41%	59%
9	Denver-Aurora-Lakewood, CO	2.3%	-8.3%	384,348	3.152	743	71	49%	51%
10	Boston-Cambridge-Newton, MA-NH	2.2%	-11.4%	437,466	3.092	747	69	52%	48%