

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
11	Atlanta-Sandy Springs-Roswell, GA	2.1%	-12.0%	284,900	3.168	724	76	62%	38%
12	Houston-The Woodlands-Sugar Land, TX	2.1%	-6.6%	287,286	3.172	726	80	66%	34%
13	Riverside-San Bernardino-Ontario, CA	2.0%	-11.9%	357,634	3.166	724	71	44%	56%
14	Miami-Fort Lauderdale-West Palm Beach, FL	1.9%	-17.2%	356,537	3.276	730	74	61%	39%
15	San Diego-Carlsbad, CA	1.8%	-13.5%	523,468	3.032	750	67	40%	60%
16	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.6%	-10.3%	287,783	3.154	733	75	57%	43%
17	Austin-Round Rock, TX	1.5%	-1.4%	370,465	3.132	747	73	61%	39%
18	Minneapolis-St. Paul-Bloomington, MN-WI	1.4%	-11.8%	302,073	3.123	746	75	55%	45%
19	Baltimore-Columbia-Towson, MD	1.2%	-12.9%	334,362	3.132	736	77	55%	45%
20	Portland-Vancouver-Hillsboro, OR-WA	1.2%	-6.1%	375,851	3.161	747	71	53%	47%

