

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		-22.0%	\$354,696	6.327	727.58	81.79	87%	13%
1	Washington-Arlington-Alexandria, DC-VA-MD-WV	4.1%		-18.4%	\$508,893	6.200	741.56	83.96	93%	7%
2	New York-Newark-Jersey City, NY-NJ-PA	3.9%		-29.6%	\$510,764	6.288	738.84	76.79	86%	14%
3	Dallas-Fort Worth-Arlington, TX	3.8%		-20.7%	\$386,335	6.319	729.85	82.36	91%	9%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.5%		-22.0%	\$320,476	6.494	736.46	82.07	91%	9%
5	Phoenix-Mesa-Scottsdale, AZ	3.0%		-25.1%	\$395,976	6.251	728.19	80.91	88%	12%
6	Houston-The Woodlands-Sugar Land, TX	2.8%		-21.4%	\$339,344	6.162	723.99	84.15	94%	6%
7	Los Angeles-Long Beach-Anaheim, CA	2.6%		-28.3%	\$670,829	6.522	740.56	72.34	80%	20%
8	Atlanta-Sandy Springs-Roswell, GA	2.6%		-27.3%	\$350,998	6.286	708.04	81.88	83%	17%
9	Miami-Fort Lauderdale-West Palm Beach, FL	2.1%		-27.1%	\$455,391	6.578	727.44	76.86	82%	18%
10	Seattle-Tacoma-Bellevue, WA	2.0%		-24.7%	\$569,255	6.347	745.66	78.78	88%	12%