

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%
11	Boston-Cambridge-Newton, MA-NH	2.0%		-10.7%	\$549,637	6.219	748.24	75.93	91%	9%
12	Denver-Aurora-Lakewood, CO	1.9%		-25.0%	\$486,465	6.176	741.39	78.90	91%	9%
13	Austin-Round Rock, TX	1.7%		-17.9%	\$456,253	6.014	739.19	81.18	92%	8%
14	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.6%		-23.9%	\$345,003	6.269	728.77	82.66	91%	9%
15	Riverside-San Bernardino-Ontario, CA	1.6%		-20.1%	\$453,266	6.283	718.47	78.90	82%	18%
16	San Francisco-Oakland-Hayward, CA	1.5%		-16.3%	\$787,270	6.323	753.17	73.03	87%	13%
17	Tampa-St. Petersburg-Clearwater, FL	1.4%		-25.1%	\$354,530	6.310	727.74	80.81	89%	11%
18	San Antonio-New Braunfels, TX	1.4%		-17.5%	\$318,175	5.830	720.13	87.43	92%	8%
19	Baltimore-Columbia-Towson, MD	1.3%		-12.8%	\$381,490	6.321	731.35	85.98	92%	8%
20	Charlotte-Concord-Gastonia, NC-SC	1.2%		-22.7%	\$376,610	6.229	729.06	82.52	84%	16%