

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%	1.3%	326,498	3.004	731	76	49%	51%
1	Los Angeles-Long Beach-Anaheim, CA	5.2%	0.3%	568,703	2.950	746	64	36%	64%
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	4.1%	-4.1%	445,906	2.855	742	76	47%	53%
3	New York-Newark-Jersey City, NY-NJ-PA	4.0%	-5.1%	443,463	2.951	740	71	50%	50%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.4%	-3.1%	289,247	2.964	737	77	50%	50%
5	Phoenix-Mesa-Scottsdale, AZ	3.1%	9.7%	337,078	3.078	729	72	41%	59%
6	San Francisco-Oakland-Hayward, CA	2.8%	0.6%	675,035	2.900	759	60	40%	60%
7	Seattle-Tacoma-Bellevue, WA	2.7%	5.4%	482,965	2.985	745	70	48%	52%
8	Dallas-Fort Worth-Arlington, TX	2.6%	-2.7%	320,070	2.996	730	76	51%	49%
9	Denver-Aurora-Lakewood, CO	2.4%	5.3%	405,264	2.958	742	71	43%	57%
10	Boston-Cambridge-Newton, MA-NH	2.4%	-1.5%	445,264	2.884	747	68	42%	58%