

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		-8.9%	340,032	5.437	722	81	82%	18%
11	Miami-Fort Lauderdale-West Palm Beach, FL	1.9%		-15.4%	436,772	5.594	721	77	78%	22%
12	Boston-Cambridge-Newton, MA-NH	1.8%		-9.7%	519,520	5.261	738	78	87%	13%
13	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.7%		-9.4%	320,745	5.362	722	83	85%	15%
14	Riverside-San Bernardino-Ontario, CA	1.6%		-14.7%	430,526	5.380	714	78	75%	25%
15	San Francisco-Oakland-Hayward, CA	1.4%		3.1%	776,129	5.333	744	72	81%	19%
16	Austin-Round Rock, TX	1.4%		-20.9%	434,427	5.251	742	78	88%	12%
17	Tampa-St. Petersburg-Clearwater, FL	1.4%		-12.6%	347,402	5.366	718	80	79%	21%
18	Minneapolis-St. Paul-Bloomington, MN-WI	1.4%		-5.3%	336,163	5.406	740	83	89%	11%
19	Charlotte-Concord-Gastonia, NC-SC	1.3%		-6.6%	342,901	5.400	726	80	81%	19%
20	San Antonio-New Braunfels, TX	1.2%		-10.3%	315,449	5.289	719	85	87%	13%

