

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%
1	New York-Newark-Jersey City, NY-NJ-PA	3.9%		-22.6%	489,910	5.379	734	77	82%	18%
2	Los Angeles-Long Beach-Anaheim, CA	3.5%		2.2%	617,300	5.456	726	74	77%	23%
3	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.5%		-11.9%	480,203	5.183	733	84	86%	14%
4	Dallas-Fort Worth-Arlington, TX	3.2%		-16.9%	367,071	5.403	726	81	85%	15%
5	Chicago-Naperville-Elgin, IL-IN-WI	3.0%		-12.7%	290,500	5.593	726	83	88%	12%
6	Phoenix-Mesa-Scottsdale, AZ	2.9%		-0.3%	395,834	5.419	723	78	78%	22%
7	Seattle-Tacoma-Bellevue, WA	2.6%		0.5%	561,252	5.365	742	80	87%	13%
8	Atlanta-Sandy Springs-Roswell, GA	2.6%		-4.9%	336,300	5.376	706	81	76%	24%
9	Houston-The Woodlands-Sugar Land, TX	2.4%		-9.2%	319,153	5.364	719	83	90%	10%
10	Denver-Aurora-Lakewood, CO	2.1%		-9.9%	474,947	5.375	731	78	82%	18%