

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		-19.4%	336,256	6.336	722	82	84%	16%
11	Seattle-Tacoma-Bellevue, WA	2.0%		-24.4%	531,762	6.368	741	80	86%	14%
12	Riverside-San Bernardino-Ontario, CA	1.9%		-6.7%	442,285	6.285	716	80	81%	19%
13	Austin-Round Rock, TX	1.7%		-18.2%	425,212	6.016	740	81	89%	11%
14	Boston-Cambridge-Newton, MA-NH	1.7%		-33.0%	512,234	6.169	739	78	87%	13%
15	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.6%		-23.3%	311,069	6.233	723	82	87%	13%
16	Tampa-St. Petersburg-Clearwater, FL	1.5%		-15.2%	341,093	6.299	723	80	84%	16%
17	San Diego-Carlsbad, CA	1.3%		9.6%	675,438	6.349	738	77	87%	13%
18	San Antonio-New Braunfels, TX	1.3%		-20.9%	309,174	5.880	716	87	90%	10%
19	San Francisco-Oakland-Hayward, CA	1.3%		-9.5%	708,518	6.441	746	72	80%	20%
20	Baltimore-Columbia-Towson, MD	1.2%		-18.5%	342,683	6.346	725	84	87%	13%