

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		-5.4%	353,830	4.014	728	77	65%	35%
1	Los Angeles-Long Beach-Anaheim, CA	5.1%		-3.2%	667,756	3.894	737	67	53%	47%
2	New York-Newark-Jersey City, NY-NJ-PA	4.3%		-13.3%	498,964	3.922	736	73	63%	37%
3	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.7%		-5.0%	488,548	3.816	738	80	71%	29%
4	Phoenix-Mesa-Scottsdale, AZ	3.4%		-8.5%	377,452	4.100	728	74	61%	39%
5	Chicago-Naperville-Elgin, IL-IN-WI	3.1%		-2.1%	315,354	3.989	735	80	75%	25%
6	Dallas-Fort Worth-Arlington, TX	2.8%		-3.0%	356,385	4.031	731	77	69%	31%
7	Miami-Fort Lauderdale-West Palm Beach, FL	2.7%		-1.0%	436,903	4.115	728	74	66%	34%
8	Seattle-Tacoma-Bellevue, WA	2.4%		5.3%	553,912	3.951	740	73	65%	35%
9	Atlanta-Sandy Springs-Roswell, GA	2.4%		3.1%	325,659	4.032	719	78	65%	35%
10	Riverside-San Bernardino-Ontario, CA	2.2%		-7.7%	420,764	3.996	718	74	54%	46%