

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%
11	Houston-The Woodlands-Sugar Land, TX	2.2%		-6.1%	312,244	4.044	726	80	76%	24%
12	Denver-Aurora-Lakewood, CO	2.2%		-2.7%	448,711	3.934	739	72	62%	38%
13	San Francisco-Oakland-Hayward, CA	2.1%		-7.2%	764,315	3.856	751	66	60%	40%
14	San Diego-Carlsbad, CA	1.7%		-17.6%	632,270	3.848	743	69	55%	45%
15	Boston-Cambridge-Newton, MA-NH	1.6%		-11.5%	495,937	3.812	743	72	63%	37%
16	Austin-Round Rock, TX	1.5%		-6.1%	441,993	3.993	745	73	69%	31%
17	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.5%		-11.0%	311,880	3.949	729	79	68%	32%
18	Tampa-St. Petersburg-Clearwater, FL	1.3%		-9.8%	323,794	4.057	725	77	64%	36%
19	Las Vegas-Henderson-Paradise, NV	1.3%		3.7%	366,608	4.104	728	77	65%	35%
20	Sacramento-Roseville-Arden-Arcade, CA	1.3%		-3.8%	444,008	3.941	735	71	59%	41%

