

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%	-6.9%	\$357,830	6.770	730.00	80.68	88%	12%
1	New York-Newark-Jersey City, NY-NJ-PA	5.0%	-5.2%	\$534,671	6.793	741.66	75.84	87%	13%
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.9%	-7.2%	\$507,827	6.654	742.47	82.12	92%	8%
3	Dallas-Fort Worth-Arlington, TX	3.6%	-5.6%	\$380,564	6.609	733.39	81.42	91%	9%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.5%	-13.2%	\$318,544	6.902	736.32	81.80	92%	8%
5	Houston-The Woodlands-Sugar Land, TX	2.8%	-4.2%	\$333,197	6.514	725.40	83.73	94%	6%
6	Phoenix-Mesa-Scottsdale, AZ	2.6%	-12.4%	\$403,456	6.691	729.08	79.65	88%	12%
7	Atlanta-Sandy Springs-Roswell, GA	2.5%	-0.2%	\$363,976	6.716	714.87	81.25	86%	14%
8	Los Angeles-Long Beach-Anaheim, CA	2.5%	-8.7%	\$677,317	7.021	741.83	71.10	80%	20%
9	Seattle-Tacoma-Bellevue, WA	2.2%	-0.9%	\$574,726	6.846	745.60	78.27	89%	11%
10	Boston-Cambridge-Newton, MA-NH	2.1%	-19.3%	\$556,874	6.755	747.41	76.05	93%	7%