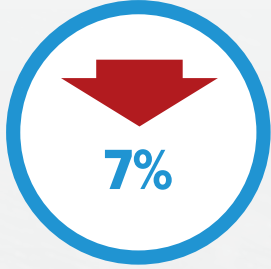
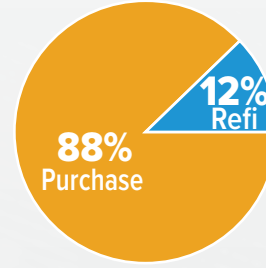


# JULY NATIONAL STATS



## RATE LOCK VOLUME

Purchase locks fell 7%, with cash-outs down 5%, while rate/term refis experienced a 2% bump up



## MARKET MIX

Refi share of the market mix remained near June's record low at just 12%



## AVERAGE LOAN AMOUNT

The average loan amount fell \$2K in July, while the average purchase price on locked loans fell to \$456K



## MONTH-END CONFORMING RATE

Our Optimal Blue Mortgage Market Indices tracked a 10 bps rise in 30-year rate offerings