

Metropolitan Statistical Area (MSA)		% of Lock Volume		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%
11	Denver-Aurora-Lakewood, CO	1.9%	-6.5%	\$485,829	6.615	740.44	76.39	89%	11%
12	Miami-Fort Lauderdale-West Palm Beach, FL	1.9%	-4.4%	\$495,761	6.855	727.92	77.06	85%	15%
13	Austin-Round Rock, TX	1.6%	-7.3%	\$422,767	6.389	742.35	78.91	93%	7%
14	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.6%	-11.1%	\$347,956	6.730	733.26	80.78	89%	11%
15	Riverside-San Bernardino-Ontario, CA	1.5%	-1.1%	\$461,930	6.717	717.58	80.11	86%	14%
16	Minneapolis-St. Paul-Bloomington, MN-WI	1.5%	-5.9%	\$353,532	6.738	747.89	80.42	93%	7%
17	Tampa-St. Petersburg-Clearwater, FL	1.4%	0.5%	\$374,055	6.709	730.23	80.14	87%	13%
18	San Antonio-New Braunfels, TX	1.4%	-4.1%	\$317,674	6.147	721.58	87.06	92%	8%
19	Charlotte-Concord-Gastonia, NC-SC	1.3%	0.8%	\$385,658	6.747	735.76	80.77	87%	13%
20	Baltimore-Columbia-Towson, MD	1.2%	-6.8%	\$383,363	6.785	735.67	84.01	92%	8%