

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		-1.3%	\$360,276	6.639	730.18	81.18	88%	12%
11	Denver-Aurora-Lakewood, CO	1.9%		-3.9%	\$493,641	6.476	741.88	77.81	92%	8%
12	Miami-Fort Lauderdale-West Palm Beach, FL	1.8%		-8.9%	\$455,081	6.865	727.85	77.23	85%	15%
13	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.7%		-3.2%	\$351,661	6.611	731.80	81.10	91%	9%
14	Austin-Round Rock, TX	1.6%		-2.2%	\$434,048	6.311	742.06	80.30	93%	7%
15	Minneapolis-St. Paul-Bloomington, MN-WI	1.5%		4.7%	\$355,504	6.628	747.97	81.30	94%	6%
16	Riverside-San Bernardino-Ontario, CA	1.4%		-0.2%	\$454,842	6.580	719.99	79.69	86%	14%
17	San Antonio-New Braunfels, TX	1.3%		-0.1%	\$321,230	6.068	720.38	87.43	92%	8%
18	Tampa-St. Petersburg-Clearwater, FL	1.3%		-7.4%	\$364,255	6.605	730.49	79.20	87%	13%
19	San Francisco-Oakland-Hayward, CA	1.3%		-15.6%	\$769,944	6.772	755.31	72.06	86%	14%
20	Baltimore-Columbia-Towson, MD	1.2%		-5.6%	\$378,669	6.612	733.38	84.84	91%	9%