

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
11	San Francisco-Oakland-Hayward, CA	2.2%	182.4%	745,609	3.477	753	63	45%	55%
12	Seattle-Tacoma-Bellevue, WA	2.1%	215.2%	530,201	3.583	740	71	50%	50%
13	Denver-Aurora-Lakewood, CO	2.1%	194.9%	443,858	3.585	737	71	52%	48%
14	San Diego-Carlsbad, CA	1.9%	199.6%	616,790	3.412	748	66	44%	56%
15	Boston-Cambridge-Newton, MA-NH	1.7%	241.6%	479,861	3.482	741	69	51%	49%
16	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.6%	369.7%	309,739	3.578	730	78	60%	40%
17	Austin-Round Rock, TX	1.6%	309.0%	420,524	3.612	742	72	61%	39%
18	Tampa-St. Petersburg-Clearwater, FL	1.4%	328.4%	329,987	3.671	727	76	59%	41%
19	Sacramento-Roseville-Arden-Arcade, CA	1.2%	182.7%	431,470	3.585	735	69	49%	51%
20	Charlotte-Concord-Gastonia, NC-SC	1.2%	358.5%	336,095	3.609	729	77	60%	40%