

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%	9.5%	347,323	3.634	729	76	57%	43%
1	Los Angeles-Long Beach-Anaheim, CA	5.0%	205.0%	635,180	3.527	739	66	44%	56%
2	New York-Newark-Jersey City, NY-NJ-PA	4.7%	347.5%	502,623	3.547	737	72	59%	41%
3	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.7%	381.7%	479,933	3.464	739	78	62%	38%
4	Phoenix-Mesa-Scottsdale, AZ	3.5%	218.2%	370,351	3.716	728	73	54%	46%
5	Chicago-Naperville-Elgin, IL-IN-WI	3.0%	478.3%	307,447	3.595	733	79	63%	37%
6	Dallas-Fort Worth-Arlington, TX	2.8%	368.1%	345,004	3.657	731	76	59%	41%
7	San Francisco-Oakland-Hayward, CA	2.5%	399.4%	435,033	3.724	729	74	58%	42%
8	Seattle-Tacoma-Bellevue, WA	2.2%	185.8%	418,659	3.614	720	73	48%	52%
9	Riverside-San Bernardino-Ontario, CA	2.2%	637.7%	312,703	3.666	726	79	68%	32%
10	Atlanta-Sandy Springs-Roswell, GA	2.2%	274.7%	315,969	3.653	721	77	58%	42%