

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		31.6%	\$339,997	6.171	723.48	81.99	85%	15%
1	New York-Newark-Jersey City, NY-NJ-PA	4.2%		17.2%	\$483,735	6.158	733.79	77.43	83%	17%
2	Dallas-Fort Worth-Arlington, TX	4.0%		41.2%	\$373,463	6.067	726.75	82.60	89%	11%
3	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.6%		32.8%	\$484,665	5.979	737.53	83.53	90%	10%
4	Phoenix-Mesa-Scottsdale, AZ	3.3%		35.2%	\$393,537	6.106	725.47	81.48	87%	13%
5	Chicago-Naperville-Elgin, IL-IN-WI	3.2%		51.3%	\$303,272	6.291	729.40	82.84	88%	12%
6	Los Angeles-Long Beach-Anaheim, CA	2.8%		9.9%	\$627,124	6.300	727.30	74.00	75%	25%
7	Houston-The Woodlands-Sugar Land, TX	2.7%		34.9%	\$319,052	6.022	719.88	83.94	91%	9%
8	Atlanta-Sandy Springs-Roswell, GA	2.7%		39.9%	\$335,427	6.137	709.72	82.10	81%	19%
9	Miami-Fort Lauderdale-West Palm Beach, FL	2.1%		31.9%	\$424,695	6.384	722.06	77.83	82%	18%
10	Seattle-Tacoma-Bellevue, WA	2.1%		39.6%	\$548,397	6.185	741.97	80.51	88%	12%