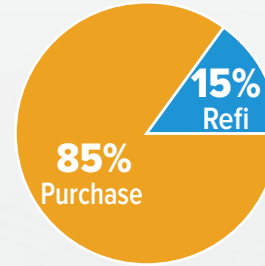


JANUARY NATIONAL STATS



RATE LOCK VOLUME

Locks rose across all loan categories, driven by a welcome pullback in rates as well as seasonal tailwinds



MARKET MIX

Refi share of the market mix edged up slightly in January



AVERAGE LOAN AMOUNT

The average loan amount rose by \$4K in January



MONTH-END CONFORMING RATE

Our [Optimal Blue Mortgage Market Indices](#) tracked a 36 BPS drop in 30-year rate offerings throughout January