

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%
11	Denver-Aurora-Lakewood, CO	1.9%		18.6%	\$467,257	6.086	742.13	78.77	87%	13%
12	Riverside-San Bernardino-Ontario, CA	1.8%		24.1%	\$444,155	6.051	715.51	80.61	81%	19%
13	Austin-Round Rock, TX	1.7%		28.4%	\$425,387	5.862	740.71	80.73	90%	10%
14	Tampa-St. Petersburg-Clearwater, FL	1.6%		36.1%	\$344,379	6.197	723.85	80.88	84%	16%
15	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.5%		22.6%	\$325,383	6.124	726.00	82.44	87%	13%
16	San Antonio-New Braunfels, TX	1.4%		43.3%	\$306,839	5.730	715.89	87.70	90%	10%
17	Boston-Cambridge-Newton, MA-NH	1.4%		10.7%	\$492,809	6.085	740.30	76.72	86%	14%
18	Nashville-Davidson--Murfreesboro--Franklin, TN	1.3%		59.4%	\$387,727	6.084	729.30	80.85	86%	14%
19	Charlotte-Concord-Gastonia, NC-SC	1.3%		53.8%	\$360,021	6.114	728.00	81.76	83%	17%
20	Orlando-Kissimmee-Sanford, FL	1.2%		35.3%	\$357,693	6.214	722.94	80.87	88%	12%