

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%	5.5%	324,843	3.032	731	73	50%	50%
1	Los Angeles-Long Beach-Anaheim, CA	5.3%	15.5%	566,891	2.980	746	62	36%	64%
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	4.3%	2.6%	449,041	2.890	741	72	48%	52%
3	New York-Newark-Jersey City, NY-NJ-PA	4.3%	9.9%	449,452	2.984	740	71	51%	49%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.6%	5.7%	292,129	2.995	737	76	51%	49%
5	Phoenix-Mesa-Scottsdale, AZ	2.9%	8.0%	331,571	3.115	729	70	43%	57%
6	San Francisco-Oakland-Hayward, CA	2.8%	18.0%	677,905	2.933	759	60	39%	61%
7	Dallas-Fort Worth-Arlington, TX	2.7%	14.7%	317,224	3.020	730	72	51%	49%
8	Seattle-Tacoma-Bellevue, WA	2.6%	4.7%	476,700	3.003	743	68	47%	53%
9	Boston-Cambridge-Newton, MA-NH	2.4%	7.9%	456,235	2.917	746	67	45%	55%
10	Denver-Aurora-Lakewood, CO	2.3%	2.7%	403,910	2.981	743	69	44%	56%