

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
11	Riverside-San Bernardino-Ontario, CA	2.1%	8.3%	375,715	3.018	724	69	40%	60%
12	Atlanta-Sandy Springs-Roswell, GA	2.0%	2.5%	295,027	3.049	722	73	52%	48%
13	Houston-The Woodlands-Sugar Land, TX	2.0%	2.3%	286,218	3.052	724	76	61%	39%
14	San Diego-Carlsbad, CA	1.9%	15.1%	541,529	2.898	747	65	37%	63%
15	Miami-Fort Lauderdale-West Palm Beach, FL	1.7%	-1.4%	360,028	3.155	725	72	55%	45%
16	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.5%	0.7%	296,594	3.005	730	74	52%	48%
17	Minneapolis-St. Paul-Bloomington, MN-WI	1.4%	1.4%	306,452	2.966	745	74	52%	48%
18	Austin-Round Rock, TX	1.4%	7.5%	374,143	2.976	745	68	55%	45%
19	Sacramento--Roseville--Arden-Arcade, CA	1.3%	4.4%	397,049	2.976	741	66	37%	63%
20	Baltimore-Columbia-Towson, MD	1.3%	1.4%	341,001	2.997	732	76	51%	49%

