

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		-14.4%	344,305	5.553	722	81	82%	18%
1	New York-Newark-Jersey City, NY-NJ-PA	4.6%		-13.4%	506,064	5.449	736	77	84%	16%
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.6%		-18.2%	487,847	5.315	735	83	87%	13%
3	Dallas-Fort Worth-Arlington, TX	3.5%		-10.3%	379,391	5.575	726	80	85%	15%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.1%		-16.6%	301,236	5.676	729	83	88%	12%
5	Los Angeles-Long Beach-Anaheim, CA	3.1%		-23.8%	636,427	5.535	729	73	78%	22%
6	Phoenix-Mesa-Scottsdale, AZ	2.6%		-18.6%	396,644	5.570	724	77	78%	22%
7	Houston-The Woodlands-Sugar Land, TX	2.5%		-13.8%	328,263	5.522	720	83	89%	11%
8	Atlanta-Sandy Springs-Roswell, GA	2.4%		-10.3%	340,740	5.521	709	80	77%	23%
9	Seattle-Tacoma-Bellevue, WA	2.3%		-9.1%	579,587	5.493	737	79	86%	14%
10	Denver-Aurora-Lakewood, CO	2.1%		-10.7%	485,457	5.478	734	76	82%	18%