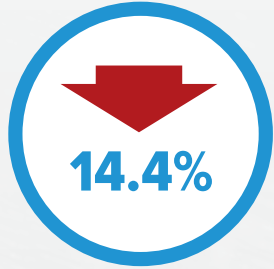
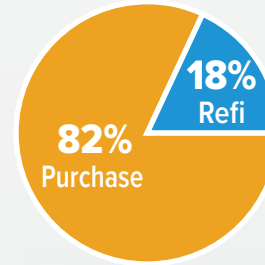


# JULY NATIONAL STATS



## RATE LOCK VOLUME

Locks decreased across all loan categories, led by a 17% decrease in rate/term refinances



## MARKET MIX

Volumes dropped across all loan types, leaving the market mix between purchase locks and refis unchanged in July



## AVERAGE LOAN AMOUNT

The average loan amount decreased by more than 6K in July



## MONTH-END CONFORMING RATE

Our [Optimal Blue Mortgage Market Indices](#) tracked a 49 BPS drop in 30-year rate offerings throughout July