

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
11	Atlanta-Sandy Springs-Roswell, GA	2.1%	7.2%	295,456	3.143	721	75	58%	42%
12	Riverside-San Bernardino-Ontario, CA	2.1%	4.8%	372,455	3.117	723	71	44%	56%
13	Houston-The Woodlands-Sugar Land, TX	2.0%	7.5%	286,583	3.175	723	79	67%	33%
14	Miami-Fort Lauderdale-West Palm Beach, FL	1.8%	2.8%	368,964	3.243	727	73	60%	40%
15	San Diego-Carlsbad, CA	1.7%	0.0%	551,712	3.013	747	66	43%	57%
16	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.6%	9.2%	297,308	3.119	730	75	61%	39%
17	Minneapolis-St. Paul-Bloomington, MN-WI	1.5%	2.3%	307,398	3.075	744	76	61%	39%
18	Austin-Round Rock, TX	1.4%	2.2%	379,440	3.112	745	71	62%	38%
19	Sacramento--Roseville--Arden-Arcade, CA	1.3%	8.8%	403,870	3.092	736	68	45%	55%
20	Baltimore-Columbia-Towson, MD	1.3%	4.1%	346,072	3.078	732	77	59%	41%

