

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%	3.9%	320,460	3.142	730	75	57%	43%
1	Los Angeles-Long Beach-Anaheim, CA	4.8%	-4.7%	566,386	3.082	743	63	43%	57%
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	4.5%	-1.1%	456,675	2.983	740	74	58%	42%
3	New York-Newark-Jersey City, NY-NJ-PA	4.1%	2.5%	446,600	3.098	739	72	59%	41%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.6%	3.7%	292,297	3.115	736	78	62%	38%
5	Phoenix-Mesa-Scottsdale, AZ	2.8%	4.7%	326,037	3.222	729	71	48%	52%
6	Seattle-Tacoma-Bellevue, WA	2.7%	-4.1%	489,191	3.120	742	70	56%	44%
7	San Francisco-Oakland-Hayward, CA	2.5%	-1.8%	685,354	3.067	757	60	46%	54%
8	Dallas-Fort Worth-Arlington, TX	2.5%	7.6%	317,079	3.155	729	76	58%	42%
9	Boston-Cambridge-Newton, MA-NH	2.4%	3.2%	466,062	3.051	746	70	58%	42%
10	Denver-Aurora-Lakewood, CO	2.4%	10.3%	404,212	3.095	740	71	52%	48%