

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		-11.1%	350,649	5.629	723	80	82%	18%
1	New York-Newark-Jersey City, NY-NJ-PA	4.5%		-9.0%	503,463	5.579	734	77	83%	17%
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.8%		-12.6%	504,417	5.384	736	83	87%	13%
3	Los Angeles-Long Beach-Anaheim, CA	3.5%		-15.3%	666,767	5.487	733	72	76%	24%
4	Dallas-Fort Worth-Arlington, TX	3.4%		-8.4%	383,063	5.708	726	79	84%	16%
5	Chicago-Naperville-Elgin, IL-IN-WI	3.2%		-12.4%	302,127	5.746	728	83	89%	11%
6	Phoenix-Mesa-Scottsdale, AZ	2.8%		-12.7%	407,669	5.687	720	77	76%	24%
7	Houston-The Woodlands-Sugar Land, TX	2.4%		-9.1%	320,174	5.685	720	82	88%	12%
8	Atlanta-Sandy Springs-Roswell, GA	2.3%		-11.7%	342,789	5.618	711	80	77%	23%
9	Seattle-Tacoma-Bellevue, WA	2.2%		-18.2%	569,113	5.572	739	78	85%	15%
10	Boston-Cambridge-Newton, MA-NH	2.1%		-6.3%	558,667	5.408	739	77	89%	11%

