

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		14.1%	\$359,810	6.472	729.07	81.45	88%	12%
11	Seattle-Tacoma-Bellevue, WA	1.9%		10.3%	\$575,427	6.513	745.47	78.32	88%	12%
12	Denver-Aurora-Lakewood, CO	1.9%		14.2%	\$487,954	6.321	738.91	78.69	90%	10%
13	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.7%		21.7%	\$361,700	6.451	734.91	81.37	89%	11%
14	Austin-Round Rock, TX	1.6%		7.5%	\$443,444	6.127	742.16	79.98	95%	5%
15	San Francisco-Oakland-Hayward, CA	1.5%		12.0%	\$806,831	6.564	756.81	71.46	89%	11%
16	Riverside-San Bernardino-Ontario, CA	1.4%		1.4%	\$453,998	6.360	717.64	80.22	84%	16%
17	Minneapolis-St. Paul-Bloomington, MN-WI	1.4%		32.5%	\$358,752	6.460	745.30	82.48	92%	8%
18	Tampa-St. Petersburg-Clearwater, FL	1.4%		10.2%	\$356,334	6.400	727.76	79.19	87%	13%
19	San Antonio-New Braunfels, TX	1.3%		6.9%	\$316,950	5.956	721.34	87.32	91%	9%
20	Baltimore-Columbia-Towson, MD	1.3%		8.6%	\$377,310	6.430	738.00	83.86	92%	8%