

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%
1	Washington-Arlington-Alexandria, DC-VA-MD-WV	4.2%		16.8%	\$520,611	6.298	742.97	82.60	92%	8%
2	New York-Newark-Jersey City, NY-NJ-PA	4.2%		24.8%	\$517,715	6.424	742.59	76.12	86%	14%
3	Dallas-Fort Worth-Arlington, TX	3.7%		9.6%	\$384,723	6.428	729.16	82.57	92%	8%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.4%		10.9%	\$316,401	6.636	736.20	82.48	92%	8%
5	Phoenix-Mesa-Scottsdale, AZ	2.9%		11.9%	\$413,719	6.453	729.73	80.41	88%	12%
6	Houston-The Woodlands-Sugar Land, TX	2.7%		10.0%	\$331,676	6.269	723.57	84.68	94%	6%
7	Los Angeles-Long Beach-Anaheim, CA	2.5%		9.2%	\$719,934	6.692	740.87	72.11	77%	23%
8	Atlanta-Sandy Springs-Roswell, GA	2.4%		8.4%	\$358,594	6.437	715.69	81.85	85%	15%
9	Boston-Cambridge-Newton, MA-NH	2.4%		37.7%	\$572,040	6.384	748.31	75.59	92%	8%
10	Miami-Fort Lauderdale-West Palm Beach, FL	2.0%		6.5%	\$452,913	6.713	728.40	77.70	85%	15%