

| Metropolitan Statistical Area (MSA) | | % of Lock Volume | MoM Growth | Avg Loan Amount (\$) | Avg Rate | Avg Credit Score | Avg LTV | Purchase | Refi |
|-------------------------------------|---|------------------|-------------|----------------------|--------------|------------------|-----------|------------|------------|
| NATIONAL | | 100.0% | 2.5% | 309,772 | 3.198 | 736 | 75 | 52% | 48% |
| 1 | Los Angeles-Long Beach-Anaheim, CA | 5.6% | -6.5% | 533,480 | 3.160 | 747 | 63 | 37% | 63% |
| 2 | New York-Newark-Jersey City, NY-NJ-PA | 4.7% | 11.7% | 427,603 | 3.166 | 741 | 71 | 48% | 52% |
| 3 | Washington-Arlington-Alexandria, DC-VA-MD-WV | 4.3% | -4.3% | 436,724 | 3.082 | 745 | 74 | 53% | 47% |
| 4 | Chicago-Naperville-Elgin, IL-IN-WI | 3.3% | 2.0% | 285,292 | 3.199 | 741 | 77 | 57% | 43% |
| 5 | Phoenix-Mesa-Scottsdale, AZ | 2.7% | 2.6% | 313,165 | 3.293 | 733 | 73 | 51% | 49% |
| 6 | San Francisco-Oakland-Hayward, CA | 2.6% | -9.6% | 639,011 | 3.135 | 760 | 59 | 38% | 62% |
| 7 | Seattle-Tacoma-Bellevue, WA | 2.5% | 0.3% | 457,573 | 3.200 | 745 | 68 | 48% | 52% |
| 8 | Dallas-Fort Worth-Arlington, TX | 2.4% | 6.0% | 306,199 | 3.215 | 733 | 77 | 58% | 42% |
| 9 | Boston-Cambridge-Newton, MA-NH | 2.3% | -1.7% | 427,823 | 3.154 | 747 | 68 | 45% | 55% |
| 10 | Denver-Aurora-Lakewood, CO | 2.2% | -5.0% | 379,711 | 3.146 | 748 | 70 | 47% | 53% |