

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
11	Atlanta-Sandy Springs-Roswell, GA	2.1%	2.1%	284,587	3.209	726	77	60%	40%
12	Riverside-San Bernardino-Ontario, CA	2.1%	-2.2%	353,296	3.192	727	72	43%	57%
13	Miami-Fort Lauderdale-West Palm Beach, FL	2.0%	15.9%	356,844	3.271	732	74	61%	39%
14	Houston-The Woodlands-Sugar Land, TX	2.0%	21.6%	281,958	3.186	728	79	64%	36%
15	San Diego-Carlsbad, CA	1.8%	-9.4%	515,108	3.105	751	66	40%	60%
16	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.6%	5.0%	284,315	3.184	735	75	52%	48%
17	Minneapolis-St. Paul-Bloomington, MN-WI	1.4%	-2.8%	296,607	3.137	750	74	51%	49%
18	Austin-Round Rock, TX	1.3%	6.6%	360,375	3.163	750	73	59%	41%
19	Baltimore-Columbia-Towson, MD	1.3%	-2.7%	336,643	3.157	738	77	52%	48%
20	Sacramento--Roseville--Arden-Arcade, CA	1.2%	-3.5%	378,205	3.190	742	68	43%	57%