

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%

