

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		19.1%	361,670	4.401	728	79	72%	28%
1	Los Angeles-Long Beach-Anaheim, CA	4.7%		8.5%	672,589	4.300	737	69	62%	38%
2	New York-Newark-Jersey City, NY-NJ-PA	4.3%		21.1%	510,900	4.300	738	75	69%	31%
3	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.9%		23.5%	510,078	4.170	740	81	77%	23%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.2%		25.6%	326,464	4.406	734	82	81%	19%
5	Phoenix-Mesa-Scottsdale, AZ	3.2%		13.2%	396,282	4.487	727	75	67%	33%
6	Dallas-Fort Worth-Arlington, TX	2.9%		19.5%	368,854	4.429	730	78	74%	26%
7	Seattle-Tacoma-Bellevue, WA	2.5%		26.7%	578,338	4.352	740	75	75%	25%
8	Miami-Fort Lauderdale-West Palm Beach, FL	2.5%		12.8%	456,078	4.511	728	75	69%	31%
9	Atlanta-Sandy Springs-Roswell, GA	2.3%		15.9%	336,649	4.406	717	79	70%	30%
10	Denver-Aurora-Lakewood, CO	2.2%		22.6%	473,125	4.359	741	73	69%	31%