

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%
11	Houston-The Woodlands-Sugar Land, TX	2.2%		21.2%	322,453	4.435	724	81	81%	19%
12	Riverside-San Bernardino-Ontario, CA	2.1%		13.6%	424,304	4.381	718	74	61%	39%
13	San Francisco-Oakland-Hayward, CA	2.1%		15.0%	808,254	4.214	751	68	69%	31%
14	Boston-Cambridge-Newton, MA-NH	1.9%		40.9%	530,794	4.164	744	73	72%	28%
15	San Diego-Carlsbad, CA	1.6%		15.2%	676,820	4.221	745	70	65%	35%
16	Austin-Round Rock, TX	1.6%		20.6%	454,177	4.339	745	74	75%	25%
17	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.5%		19.0%	320,085	4.360	730	80	75%	25%
18	Tampa-St. Petersburg-Clearwater, FL	1.3%		17.0%	341,511	4.431	726	78	68%	32%
19	Minneapolis-St. Paul-Bloomington, MN-WI	1.2%		35.9%	348,652	4.377	742	80	77%	23%
20	Charlotte-Concord-Gastonia, NC-SC	1.2%		18.6%	351,370	4.387	725	80	73%	27%