

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		42.6%	\$355,018	6.472	725.42	81.97	87%	13%
11	Denver-Aurora-Lakewood, CO	2.0%		41.4%	\$497,635	6.381	739.66	79.47	91%	9%
12	Boston-Cambridge-Newton, MA-NH	1.7%		45.4%	\$542,684	6.310	742.24	75.92	89%	11%
13	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.7%		56.6%	\$336,634	6.418	724.46	81.94	89%	11%
14	Austin-Round Rock, TX	1.7%		62.0%	\$438,220	6.223	741.62	79.96	92%	8%
15	Riverside-San Bernardino-Ontario, CA	1.6%		20.8%	\$452,207	6.451	714.85	80.73	85%	15%
16	Tampa-St. Petersburg-Clearwater, FL	1.5%		42.8%	\$350,756	6.435	727.23	80.59	88%	12%
17	San Francisco-Oakland-Hayward, CA	1.4%		42.5%	\$787,315	6.483	753.01	74.23	88%	12%
18	San Antonio-New Braunfels, TX	1.3%		42.8%	\$321,781	6.088	717.77	86.95	92%	8%
19	Charlotte-Concord-Gastonia, NC-SC	1.2%		42.3%	\$365,797	6.377	728.84	81.91	87%	13%
20	Minneapolis-St. Paul-Bloomington, MN-WI	1.2%		55.3%	\$351,577	6.442	745.44	82.15	91%	9%