

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%
1	New York-Newark-Jersey City, NY-NJ-PA	4.3%		61.1%	\$502,203	6.441	737.46	77.45	83%	17%
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	4.0%		49.4%	\$512,534	6.330	739.86	83.16	92%	8%
3	Dallas-Fort Worth-Arlington, TX	3.7%		48.8%	\$381,002	6.442	728.66	82.69	91%	9%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.5%		56.2%	\$318,777	6.648	733.54	82.44	91%	9%
5	Phoenix-Mesa-Scottsdale, AZ	3.1%		30.9%	\$408,021	6.432	727.84	81.16	88%	12%
6	Los Angeles-Long Beach-Anaheim, CA	2.9%		39.9%	\$692,152	6.650	741.28	72.96	79%	21%
7	Atlanta-Sandy Springs-Roswell, GA	2.8%		42.1%	\$354,902	6.421	709.43	82.98	84%	16%
8	Houston-The Woodlands-Sugar Land, TX	2.8%		39.6%	\$331,019	6.332	721.81	84.60	93%	7%
9	Miami-Fort Lauderdale-West Palm Beach, FL	2.2%		43.3%	\$439,792	6.703	726.83	77.40	86%	14%
10	Seattle-Tacoma-Bellevue, WA	2.1%		32.2%	\$588,353	6.489	741.25	80.16	92%	8%

