

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%	-4.7%	316,549	3.119	733	75	56%	44%
1	Los Angeles-Long Beach-Anaheim, CA	5.2%	-5.8%	558,932	3.077	746	63	41%	59%
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	4.4%	-1.7%	452,702	2.991	743	75	58%	42%
3	New York-Newark-Jersey City, NY-NJ-PA	4.3%	-9.1%	435,970	3.087	739	72	55%	45%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.4%	-7.1%	288,603	3.101	737	78	63%	37%
5	Seattle-Tacoma-Bellevue, WA	2.7%	1.4%	491,744	3.089	746	69	54%	46%
6	Phoenix-Mesa-Scottsdale, AZ	2.7%	-4.4%	321,849	3.202	731	72	49%	51%
7	Dallas-Fort Worth-Arlington, TX	2.5%	-5.6%	316,183	3.125	730	77	59%	41%
8	San Francisco-Oakland-Hayward, CA	2.4%	-8.4%	659,132	3.042	758	60	43%	57%
9	Boston-Cambridge-Newton, MA-NH	2.3%	-1.3%	459,722	3.027	747	69	56%	44%
10	Denver-Aurora-Lakewood, CO	2.3%	-4.0%	401,974	3.090	744	71	52%	48%