

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
11	Atlanta-Sandy Springs-Roswell, GA	2.1%	-4.0%	292,144	3.111	724	76	60%	40%
12	Riverside-San Bernardino-Ontario, CA	2.0%	-7.6%	361,991	3.114	724	71	44%	56%
13	Houston-The Woodlands-Sugar Land, TX	1.9%	-11.0%	288,501	3.132	726	80	66%	34%
14	Miami-Fort Lauderdale-West Palm Beach, FL	1.8%	-11.3%	360,514	3.237	728	73	61%	39%
15	San Diego-Carlsbad, CA	1.7%	-7.4%	533,388	2.989	750	66	41%	59%
16	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.5%	-8.2%	291,003	3.110	733	76	58%	42%
17	Minneapolis-St. Paul-Bloomington, MN-WI	1.5%	2.7%	309,228	3.063	746	76	60%	40%
18	Austin-Round Rock, TX	1.4%	-7.4%	376,391	3.088	748	72	62%	38%
19	Baltimore-Columbia-Towson, MD	1.3%	-0.9%	338,774	3.080	735	78	57%	43%
20	Portland-Vancouver-Hillsboro, OR-WA	1.2%	-5.0%	381,638	3.082	748	70	52%	48%