

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%	-4.8%	359,156	5.345	725	80	82%	18%
1	New York-Newark-Jersey City, NY-NJ-PA	4.4%	1.8%	515,417	5.245	736	77	82%	18%
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.8%	-5.1%	509,869	5.105	736	83	89%	11%
3	Los Angeles-Long Beach-Anaheim, CA	3.7%	-10.4%	672,676	5.239	736	71	73%	27%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.3%	-4.7%	313,369	5.422	731	83	89%	11%
5	Dallas-Fort Worth-Arlington, TX	3.3%	-1.0%	388,515	5.402	729	79	83%	17%
6	Phoenix-Mesa-Scottsdale, AZ	2.8%	-13.4%	403,724	5.424	724	76	76%	24%
7	Seattle-Tacoma-Bellevue, WA	2.4%	-3.0%	585,400	5.307	741	77	85%	15%
8	Houston-The Woodlands-Sugar Land, TX	2.4%	-7.5%	331,938	5.388	723	82	88%	12%
9	Atlanta-Sandy Springs-Roswell, GA	2.4%	-3.6%	352,701	5.327	715	80	78%	22%
10	Miami-Fort Lauderdale-West Palm Beach, FL	2.2%	-10.9%	454,038	5.513	725	77	75%	25%