

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%
11	Denver-Aurora-Lakewood, CO	2.2%		-10.1%	492,461	5.360	739	76	85%	15%
12	Boston-Cambridge-Newton, MA-NH	2.0%		4.4%	560,163	5.116	744	77	88%	12%
13	Riverside-San Bernardino-Ontario, CA	1.8%		-7.9%	444,527	5.335	717	76	73%	27%
14	San Francisco-Oakland-Hayward, CA	1.6%		-7.2%	813,313	5.182	747	72	81%	19%
15	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.6%		-4.8%	336,900	5.314	728	82	84%	16%
16	Austin-Round Rock, TX	1.6%		-13.9%	460,963	5.323	741	78	86%	14%
17	Minneapolis-St. Paul-Bloomington, MN-WI	1.4%		3.0%	353,784	5.298	743	82	88%	12%
18	San Diego-Carlsbad, CA	1.3%		-10.0%	691,952	5.190	744	72	77%	23%
19	Tampa-St. Petersburg-Clearwater, FL	1.3%		-10.5%	350,016	5.359	720	79	75%	25%
20	Charlotte-Concord-Gastonia, NC-SC	1.3%		1.1%	363,313	5.342	727	80	85%	15%

