

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
11	Boston-Cambridge-Newton, MA-NH	2.2%	-10.6%	471,067	3.119	743	70	51%	49%
12	Atlanta-Sandy Springs-Roswell, GA	2.1%	-1.7%	308,427	3.281	720	78	57%	43%
13	Miami-Fort Lauderdale-West Palm Beach, FL	2.1%	4.3%	401,430	3.333	728	75	59%	41%
14	Houston-The Woodlands-Sugar Land, TX	2.0%	2.7%	301,617	3.278	726	80	67%	33%
15	San Diego-Carlsbad, CA	1.8%	-3.1%	579,267	3.099	748	67	42%	58%
16	Austin-Round Rock, TX	1.5%	-1.0%	400,109	3.223	744	72	65%	35%
17	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.5%	-6.1%	300,272	3.224	729	78	58%	42%
18	Sacramento-Roseville-Arden-Arcade, CA	1.3%	-1.6%	411,614	3.189	737	69	44%	56%
19	Las Vegas-Henderson-Paradise, NV	1.2%	-2.4%	346,038	3.301	730	75	53%	47%
20	Tampa-St. Petersburg-Clearwater, FL	1.2%	-1.4%	310,804	3.288	726	77	57%	43%