

| Metropolitan Statistical Area (MSA) | | % of Lock Volume | MoM Growth | Avg Loan Amount (\$) | Avg Rate | Avg Credit Score | Avg LTV | Purchase | Refi |
|-------------------------------------|--|------------------|------------|----------------------|----------|------------------|---------|----------|------|
| NATIONAL | | 100.0% | -5.9% | 330,169 | 3.209 | 730 | 76 | 55% | 45% |
| 1 | Los Angeles-Long Beach-Anaheim, CA | 5.3% | -7.2% | 591,827 | 3.142 | 743 | 65 | 43% | 57% |
| 2 | New York-Newark-Jersey City, NY-NJ-PA | 4.3% | 5.2% | 454,162 | 3.154 | 737 | 72 | 55% | 45% |
| 3 | Washington-Arlington-Alexandria, DC-VA-MD-WV | 4.0% | -10.2% | 453,856 | 3.061 | 739 | 77 | 58% | 42% |
| 4 | Phoenix-Mesa-Scottsdale, AZ | 3.1% | -6.8% | 346,483 | 3.286 | 729 | 72 | 47% | 53% |
| 5 | Chicago-Naperville-Elgin, IL-IN-WI | 3.1% | -11.9% | 283,054 | 3.190 | 732 | 78 | 56% | 44% |
| 6 | San Francisco-Oakland-Hayward, CA | 2.8% | -4.3% | 733,630 | 3.123 | 757 | 63 | 51% | 49% |
| 7 | Seattle-Tacoma-Bellevue, WA | 2.6% | -12.0% | 498,218 | 3.185 | 741 | 71 | 54% | 46% |
| 8 | Dallas-Fort Worth-Arlington, TX | 2.6% | -5.3% | 323,615 | 3.238 | 729 | 76 | 57% | 43% |
| 9 | Denver-Aurora-Lakewood, CO | 2.3% | -9.0% | 409,017 | 3.174 | 741 | 71 | 50% | 50% |
| 10 | Boston-Cambridge-Newton, MA-NH | 2.3% | -13.9% | 465,912 | 3.100 | 743 | 70 | 51% | 49% |