

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
11	Riverside-San Bernardino-Ontario, CA	2.2%	-4.8%	382,888	3.195	722	72	43%	57%
12	Atlanta-Sandy Springs-Roswell, GA	2.1%	-3.6%	296,647	3.221	722	77	55%	45%
13	Miami-Fort Lauderdale-West Palm Beach, FL	1.9%	-4.2%	382,030	3.307	726	75	56%	44%
14	Houston-The Woodlands-Sugar Land, TX	1.9%	-2.7%	290,363	3.235	724	79	64%	36%
15	San Diego-Carlsbad, CA	1.8%	-10.2%	568,763	3.066	748	67	42%	58%
16	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.5%	-3.2%	299,784	3.183	728	78	58%	42%
17	Austin-Round Rock, TX	1.5%	4.7%	388,503	3.184	744	72	60%	40%
18	Minneapolis-St. Paul-Bloomington, MN-WI	1.3%	-6.7%	304,999	3.160	742	77	58%	42%
19	Sacramento--Roseville--Arden-Arcade, CA	1.2%	-9.5%	409,337	3.172	739	70	46%	54%
20	Portland-Vancouver-Hillsboro, OR-WA	1.2%	-8.1%	398,497	3.200	743	72	53%	47%