

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%	-8.3%	379,589	3.046	722	72	100%	0%
12	Atlanta-Sandy Springs-Roswell, GA	2.0%	-12.9%	299,268	3.073	721	77	100%	0%
13	San Diego-Carlsbad, CA	1.9%	-13.7%	562,738	2.932	749	66	100%	0%
14	Miami-Fort Lauderdale-West Palm Beach, FL	1.9%	-5.2%	383,120	3.150	726	75	100%	0%
15	Houston-The Woodlands-Sugar Land, TX	1.8%	-11.8%	287,772	3.095	721	79	100%	0%
16	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.5%	-13.0%	295,453	3.018	728	77	100%	0%
17	Minneapolis-St. Paul-Bloomington, MN-WI	1.3%	-17.1%	304,788	2.996	743	76	100%	0%
18	Austin-Round Rock, TX	1.3%	-12.7%	381,111	3.031	743	71	100%	0%
19	Sacramento--Roseville--Arden-Arcade, CA	1.3%	-14.5%	405,493	3.005	740	68	100%	0%
20	Portland-Vancouver-Hillsboro, OR-WA	1.3%	-10.3%	396,709	3.027	744	72	100%	0%