

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%	-9.7%	328,697	3.055	731	76	51%	49%
1	Los Angeles-Long Beach-Anaheim, CA	5.4%	-6.7%	590,454	3.004	745	64	100%	0%
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	4.2%	-8.1%	458,038	2.911	740	77	100%	0%
3	New York-Newark-Jersey City, NY-NJ-PA	3.8%	-14.6%	443,410	3.011	737	72	100%	0%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.3%	-13.4%	284,849	3.016	735	77	100%	0%
5	Phoenix-Mesa-Scottsdale, AZ	3.2%	-7.6%	340,728	3.132	729	71	100%	0%
6	Seattle-Tacoma-Bellevue, WA	2.7%	-9.6%	496,880	3.032	743	71	100%	0%
7	San Francisco-Oakland-Hayward, CA	2.7%	-11.4%	673,227	2.972	758	61	100%	0%
8	Dallas-Fort Worth-Arlington, TX	2.5%	-10.5%	319,547	3.056	730	76	100%	0%
9	Boston-Cambridge-Newton, MA-NH	2.5%	-4.6%	456,549	2.930	745	69	100%	0%
10	Denver-Aurora-Lakewood, CO	2.4%	-9.7%	408,845	3.022	742	70	100%	0%