

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		-9.9%	346,339	6.097	724	81	84%	16%
11	Denver-Aurora-Lakewood, CO	2.0%		-13.4%	463,706	6.016	731	77	84%	16%
12	Boston-Cambridge-Newton, MA-NH	1.9%		-8.7%	516,955	5.895	737	78	89%	11%
13	Riverside-San Bernardino-Ontario, CA	1.6%		-9.2%	432,615	6.000	713	79	81%	19%
14	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.6%		-13.3%	320,403	6.094	726	82	88%	12%
15	San Francisco-Oakland-Hayward, CA	1.5%		-6.5%	800,443	5.949	749	72	84%	16%
16	Austin-Round Rock, TX	1.4%		-9.8%	427,068	5.943	740	78	88%	12%
17	Minneapolis-St. Paul-Bloomington, MN-WI	1.3%		-11.9%	341,996	6.117	740	82	90%	10%
18	Tampa-St. Petersburg-Clearwater, FL	1.3%		-13.4%	355,197	5.950	722	80	83%	17%
19	Charlotte-Concord-Gastonia, NC-SC	1.3%		-9.8%	350,169	6.081	724	81	86%	14%
20	San Antonio-New Braunfels, TX	1.2%		-9.6%	323,961	5.860	719	85	88%	12%