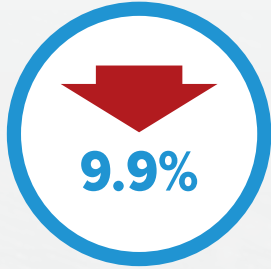
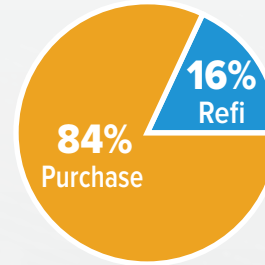


# SEPTEMBER NATIONAL STATS



## RATE LOCK VOLUME

Locks decreased across all loan categories, led by a 26.2% decrease in cash-out refinances



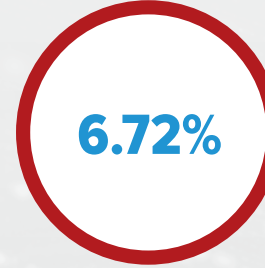
## MARKET MIX

A sharp drop in cash-out locks pushed refi share of the market mix to a new low in September



## AVERAGE LOAN AMOUNT

The average loan amount increased by 6K in September



## MONTH-END CONFORMING RATE

Our [Optimal Blue Mortgage Market Indices](#) tracked a 91 BPS rise in 30-year rate offerings throughout September