

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%
1	New York-Newark-Jersey City, NY-NJ-PA	4.6%		6.0%	501,288	6.022	736	77	85%	15%
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.5%		-9.7%	486,922	5.883	735	83	88%	12%
3	Dallas-Fort Worth-Arlington, TX	3.5%		-3.2%	378,049	6.044	725	81	89%	11%
4	Los Angeles-Long Beach-Anaheim, CA	3.2%		-17.0%	637,488	6.126	731	73	79%	21%
5	Chicago-Naperville-Elgin, IL-IN-WI	2.9%		-11.9%	294,847	6.267	726	83	89%	11%
6	Phoenix-Mesa-Scottsdale, AZ	2.8%		-13.1%	402,626	6.097	723	79	81%	19%
7	Houston-The Woodlands-Sugar Land, TX	2.6%		-5.7%	325,648	5.984	721	84	90%	10%
8	Atlanta-Sandy Springs-Roswell, GA	2.5%		-12.8%	336,235	6.050	707	81	80%	20%
9	Seattle-Tacoma-Bellevue, WA	2.3%		-18.1%	573,886	6.050	738	80	88%	12%
10	Miami-Fort Lauderdale-West Palm Beach, FL	2.1%		-1.0%	437,405	6.281	725	76	79%	21%