

| Metropolitan Statistical Area (MSA) | | % of Lock Volume | | MoM Change | Avg Loan Amount (\$) | Avg Rate | Avg Credit Score | Avg LTV | Purchase | Refi |
|-------------------------------------|--|------------------|--|------------|----------------------|----------|------------------|---------|----------|------|
| NATIONAL | | 100.0% | | -1.5% | \$351,980 | 6.998 | 729.32 | 80.55 | 88% | 12% |
| 1 | New York-Newark-Jersey City, NY-NJ-PA | 4.9% | | -2.8% | \$516,109 | 7.066 | 740.43 | 75.46 | 86% | 14% |
| 2 | Dallas-Fort Worth-Arlington, TX | 3.6% | | -1.0% | \$374,482 | 6.886 | 731.92 | 81.60 | 92% | 8% |
| 3 | Washington-Arlington-Alexandria, DC-VA-MD-WV | 3.5% | | -10.4% | \$497,546 | 6.893 | 740.40 | 82.17 | 92% | 8% |
| 4 | Chicago-Naperville-Elgin, IL-IN-WI | 3.3% | | -6.6% | \$309,308 | 7.141 | 735.12 | 80.91 | 92% | 8% |
| 5 | Phoenix-Mesa-Scottsdale, AZ | 2.7% | | 5.2% | \$406,092 | 6.868 | 728.55 | 80.23 | 89% | 11% |
| 6 | Houston-The Woodlands-Sugar Land, TX | 2.6% | | -6.8% | \$316,850 | 6.728 | 724.63 | 83.60 | 93% | 7% |
| 7 | Atlanta-Sandy Springs-Roswell, GA | 2.6% | | 1.5% | \$354,229 | 6.929 | 716.81 | 79.97 | 84% | 16% |
| 8 | Los Angeles-Long Beach-Anaheim, CA | 2.5% | | 1.5% | \$652,680 | 7.235 | 742.14 | 70.66 | 83% | 17% |
| 9 | Boston-Cambridge-Newton, MA-NH | 2.0% | | -4.7% | \$540,309 | 7.064 | 745.11 | 75.46 | 90% | 10% |
| 10 | Seattle-Tacoma-Bellevue, WA | 1.9% | | -11.7% | \$566,208 | 7.066 | 746.66 | 78.11 | 92% | 8% |