

Metropolitan Statistical Area (MSA)		% of Lock Volume		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%
11	Denver-Aurora-Lakewood, CO	1.8%	-3.7%	\$477,246	6.792	737.81	77.56	90%	10%
12	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.7%	1.0%	\$344,336	6.992	732.03	80.01	90%	10%
13	Miami-Fort Lauderdale-West Palm Beach, FL	1.6%	-14.8%	\$477,236	7.066	732.86	76.09	88%	12%
14	Austin-Round Rock, TX	1.5%	-6.4%	\$410,061	6.618	740.57	78.40	93%	7%
15	Riverside-San Bernardino-Ontario, CA	1.5%	-4.3%	\$459,145	6.891	719.24	80.61	87%	13%
16	San Antonio-- New Braunfels, TX	1.4%	1.1%	\$315,637	6.331	719.35	87.18	91%	9%
17	Minneapolis-St. Paul-Bloomington, MN-WI	1.4%	-9.1%	\$344,243	7.031	746.96	80.59	93%	7%
18	Tampa-St. Petersburg-Clearwater, FL	1.4%	-2.8%	\$355,246	6.926	730.90	79.58	89%	11%
19	Charlotte-Concord-Gastonia, NC-SC	1.2%	-3.6%	\$385,190	6.997	731.75	79.71	85%	15%
20	San Francisco-Oakland-Hayward, CA	1.2%	9.3%	\$744,288	7.098	754.26	71.69	90%	10%