

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
11	Riverside-San Bernardino-Ontario, CA	2.1%	0.7%	374,044	2.995	723	72	38%	62%
12	Atlanta-Sandy Springs-Roswell, GA	2.1%	4.0%	297,708	3.015	724	77	49%	51%
13	San Diego-Carlsbad, CA	2.0%	5.1%	553,469	2.868	750	66	37%	63%
14	Houston-The Woodlands-Sugar Land, TX	1.9%	-3.6%	285,391	3.028	725	79	60%	40%
15	Miami-Fort Lauderdale-West Palm Beach, FL	1.8%	5.1%	384,648	3.109	727	75	53%	47%
16	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.5%	1.4%	293,235	2.967	731	77	51%	49%
17	Minneapolis-St. Paul-Bloomington, MN-WI	1.4%	3.3%	310,483	2.954	744	77	54%	46%
18	Austin-Round Rock, TX	1.4%	0.4%	375,747	2.958	744	71	53%	47%
19	Sacramento-Roseville-Arden-Arcade, CA	1.4%	4.4%	403,483	2.951	740	68	38%	62%
20	Portland-Vancouver-Hillsboro, OR-WA	1.3%	3.0%	392,950	2.989	744	72	50%	50%