

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
11	Miami-Fort Lauderdale-West Palm Beach, FL	2.2%	-13.7%	410,606	3.401	728	74	57%	43%
12	Denver-Aurora-Lakewood, CO	2.1%	-20.3%	422,729	3.235	737	71	44%	56%
13	Houston-The Woodlands-Sugar Land, TX	2.0%	-18.2%	301,343	3.328	722	80	64%	36%
14	San Diego-Carlsbad, CA	1.9%	-13.8%	599,228	3.157	747	67	42%	58%
15	Boston-Cambridge-Newton, MA-NH	1.9%	-29.0%	469,802	3.164	742	69	46%	54%
16	Austin-Round Rock, TX	1.5%	-17.3%	406,268	3.251	745	71	57%	43%
17	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.4%	-22.9%	296,763	3.268	727	77	54%	46%
18	Sacramento-Roseville-Arden-Arcade, CA	1.3%	-15.4%	418,929	3.237	736	69	44%	56%
19	Tampa-St. Petersburg-Clearwater, FL	1.3%	-14.4%	315,664	3.324	724	76	54%	46%
20	Las Vegas-Henderson-Paradise, NV	1.2%	-19.9%	339,055	3.363	728	75	53%	47%