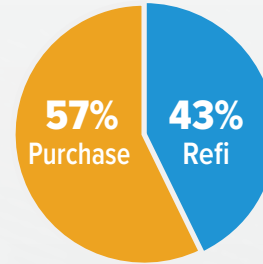


# JANUARY NATIONAL STATS



## RATE LOCK VOLUME

Purchase and cash-out refi locks both saw strong growth, even as rate/term refinance locks fell to their lowest level since May 2019



## MARKET MIX

Another 16.5% drop in rate/term locks shifted the market mix more strongly toward purchase activity



## AVERAGE LOAN AMOUNT

January's \$6.4K marked a 60% bigger jump in the average loan amount than December's \$4K rise



## MONTH-END CONFORMING RATE

Our [Optimal Blue Mortgage Market Indices](#) tracked a 40 BPS month-over-month rise in 30-year rate offerings