

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change		Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		-21.5%		331,490	6.684	721	82	85%	15%
11	Denver-Aurora-Lakewood, CO	2.1%		-21.8%		471,340	6.591	737	79	86%	14%
12	Boston-Cambridge-Newton, MA-NH	2.0%		-29.2%		509,322	6.456	737	78	91%	9%
13	Austin-Round Rock, TX	1.7%		-12.4%		411,550	6.341	739	80	90%	10%
14	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.7%		-20.7%		317,454	6.616	724	82	88%	12%
15	Riverside-San Bernardino-Ontario, CA	1.7%		-14.3%		431,379	6.516	713	79	81%	19%
16	Tampa-St. Petersburg-Clearwater, FL	1.4%		-20.4%		346,989	6.667	722	81	86%	14%
17	San Antonio-New Braunfels, TX	1.3%		-12.2%		312,453	6.401	718	86	91%	9%
18	Charlotte-Concord-Gastonia, NC-SC	1.2%		-26.2%		339,413	6.680	724	80	86%	14%
19	Nashville-Davidson--Murfreesboro--Franklin, TN	1.2%		-14.5%		372,258	6.682	726	81	86%	14%
20	Minneapolis-St. Paul-Bloomington, MN-WI	1.2%		-32.4%		324,757	6.682	738	82	89%	11%

