

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		-19.4%	336,256	6.336	722	82	84%	16%
1	New York-Newark-Jersey City, NY-NJ-PA	4.7%		-19.2%	489,074	6.263	733	77	85%	15%
2	Dallas-Fort Worth-Arlington, TX	3.7%		-19.8%	367,315	6.255	728	82	89%	11%
3	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.6%		-20.1%	464,502	6.179	730	83	88%	12%
4	Los Angeles-Long Beach-Anaheim, CA	3.4%		-3.5%	620,711	6.335	728	75	80%	20%
5	Phoenix-Mesa-Scottsdale, AZ	3.3%		-3.5%	397,333	6.257	725	81	86%	14%
6	Chicago-Naperville-Elgin, IL-IN-WI	2.8%		-25.4%	284,391	6.461	725	83	88%	12%
7	Houston-The Woodlands-Sugar Land, TX	2.7%		-20.6%	307,510	6.169	717	84	91%	9%
8	Atlanta-Sandy Springs-Roswell, GA	2.5%		-25.2%	322,090	6.320	704	82	81%	19%
9	Miami-Fort Lauderdale-West Palm Beach, FL	2.1%		-19.9%	427,701	6.611	723	77	79%	21%
10	Denver-Aurora-Lakewood, CO	2.1%		-19.4%	454,608	6.224	738	78	88%	12%