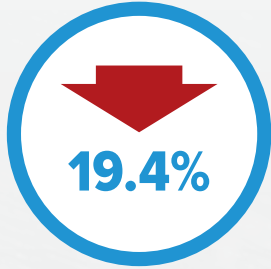
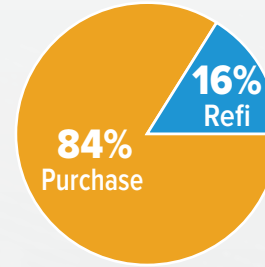


DECEMBER NATIONAL STATS



RATE LOCK VOLUME

Locks decreased across all loan categories, led by a 20.5% decrease in purchases



MARKET MIX

A pullback in purchase locks allowed refi share of the market mix to edge up slightly in December



AVERAGE LOAN AMOUNT

The average loan amount rose by \$5K in December



MONTH-END CONFORMING RATE

Our [Optimal Blue Mortgage Market Indices](#) tracked a 6 BPS drop in 30-year rate offerings throughout December