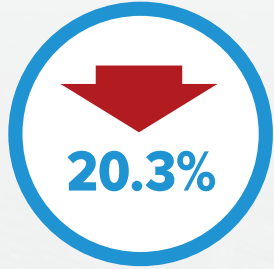
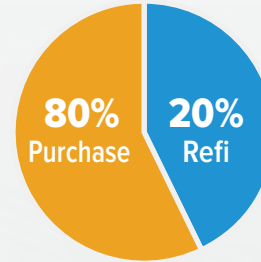


# APRIL NATIONAL STATS



## RATE LOCK VOLUME

Locks decreased across all loan categories, led by a nearly 50% decrease in rate/term refinances



## MARKET MIX

A >40% drop in refinance activity outpaced a smaller decrease in purchase locks, to further reduce the refi share of the market



## AVERAGE LOAN AMOUNT

The average loan amount held relatively steady in April



## MONTH-END CONFORMING RATE

Our [Optimal Blue Mortgage Market Indices](#) tracked a 63 BPS rise in 30-year rate offerings throughout April