

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		-20.3%	362,408	5.105	728	80	80%	20%
11	Denver-Aurora-Lakewood, CO	2.3%		-17.9%	487,543	5.086	741	76	80%	20%
12	Riverside-San Bernardino-Ontario, CA	1.9%		-28.1%	439,374	5.096	718	76	72%	28%
13	Boston-Cambridge-Newton, MA-NH	1.8%		-22.1%	553,360	4.836	745	75	85%	15%
14	Austin-Round Rock, TX	1.7%		-11.0%	446,791	5.051	743	77	85%	15%
15	San Francisco-Oakland-Hayward, CA	1.6%		-36.3%	831,661	4.914	749	71	81%	19%
16	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.6%		-13.0%	332,007	5.051	730	81	82%	18%
17	Tampa-St. Petersburg-Clearwater, FL	1.4%		-14.5%	358,266	5.124	726	79	76%	24%
18	San Diego-Carlsbad, CA	1.4%		-30.6%	696,838	4.916	743	72	73%	27%
19	Minneapolis-St. Paul-Bloomington, MN-WI	1.3%		-12.9%	352,940	5.071	743	81	86%	14%
20	Charlotte-Concord-Gastonia, NC-SC	1.2%		-19.8%	357,449	5.103	728	81	82%	18%