

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%
1	New York-Newark-Jersey City, NY-NJ-PA	4.1%	-23.8%	516,951	4.995	737	77	80%	20%
2	Los Angeles-Long Beach-Anaheim, CA	3.9%	-33.8%	688,008	5.001	738	70	71%	29%
3	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.8%	-20.9%	510,028	4.877	739	83	86%	14%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.3%	-19.3%	317,532	5.161	734	83	87%	13%
5	Dallas-Fort Worth-Arlington, TX	3.1%	-12.7%	376,424	5.177	729	79	81%	19%
6	Phoenix-Mesa-Scottsdale, AZ	3.1%	-22.9%	405,323	5.202	729	76	75%	25%
7	Houston-The Woodlands-Sugar Land, TX	2.5%	-11.8%	330,633	5.145	724	82	87%	13%
8	Miami-Fort Lauderdale-West Palm Beach, FL	2.4%	-25.1%	451,086	5.236	726	77	75%	25%
9	Seattle-Tacoma-Bellevue, WA	2.4%	-26.1%	599,503	5.061	741	77	82%	18%
10	Atlanta-Sandy Springs-Roswell, GA	2.3%	-19.8%	347,357	5.088	718	80	77%	23%