

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%	-18.3%	340,939	3.296	729	76	52%	48%
1	Los Angeles-Long Beach-Anaheim, CA	5.7%	-15.9%	636,640	3.232	743	66	42%	58%
2	New York-Newark-Jersey City, NY-NJ-PA	4.6%	-16.9%	475,156	3.246	737	72	55%	45%
3	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.9%	-21.0%	465,224	3.113	738	77	53%	47%
4	Phoenix-Mesa-Scottsdale, AZ	3.3%	-17.0%	361,721	3.380	729	73	49%	51%
5	Chicago-Naperville-Elgin, IL-IN-WI	2.9%	-22.2%	291,707	3.272	732	78	54%	46%
6	Dallas-Fort Worth-Arlington, TX	2.8%	-14.2%	336,874	3.320	729	76	56%	44%
7	San Francisco-Oakland-Hayward, CA	2.7%	-14.6%	724,559	3.178	753	62	41%	59%
8	Seattle-Tacoma-Bellevue, WA	2.3%	-23.8%	513,974	3.225	740	71	46%	54%
9	Riverside-San Bernardino-Ontario, CA	2.3%	-14.1%	402,115	3.302	720	72	43%	57%
10	Atlanta-Sandy Springs-Roswell, GA	2.2%	-15.2%	308,414	3.300	719	78	54%	46%