

| Metropolitan Statistical Area (MSA) |   | % of Lock Volume |  | MoM Change | Avg Loan Amount (\$) | Avg Rate | Avg Credit Score | Avg LTV | Purchase | Refi |
|-------------------------------------|---|------------------|--|------------|----------------------|----------|------------------|---------|----------|------|
| NATIONAL                            |   | 100.0%           |  | -14.4%     | 344,305              | 5.553    | 722              | 81      | 82%      | 18%  |
| 11                                  | Miami-Fort Lauderdale-West Palm Beach, FL   | 2.1%             |  | -14.4%     | 442,887              | 5.748    | 720              | 77      | 77%      | 23%  |
| 12                                  | Boston-Cambridge-Newton, MA-NH              | 1.9%             |  | -24.8%     | 513,719              | 5.392    | 738              | 77      | 87%      | 13%  |
| 13                                  | Riverside-San Bernardino-Ontario, CA        | 1.7%             |  | -12.4%     | 439,229              | 5.456    | 712              | 77      | 74%      | 26%  |
| 14                                  | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | 1.7%             |  | -13.1%     | 323,692              | 5.475    | 722              | 82      | 85%      | 15%  |
| 15                                  | Austin-Round Rock, TX                       | 1.6%             |  | -12.2%     | 438,468              | 5.380    | 741              | 77      | 88%      | 12%  |
| 16                                  | Tampa-St. Petersburg-Clearwater, FL         | 1.4%             |  | -11.7%     | 349,758              | 5.466    | 720              | 79      | 80%      | 20%  |
| 17                                  | Minneapolis-St. Paul-Bloomington, MN-WI     | 1.3%             |  | -18.4%     | 342,721              | 5.502    | 739              | 82      | 88%      | 12%  |
| 18                                  | Charlotte-Concord-Gastonia, NC-SC           | 1.3%             |  | -13.1%     | 352,005              | 5.527    | 719              | 81      | 81%      | 19%  |
| 19                                  | San Francisco-Oakland-Hayward, CA           | 1.3%             |  | -23.7%     | 756,302              | 5.465    | 745              | 72      | 80%      | 20%  |
| 20                                  | San Antonio-New Braunfels, TX               | 1.2%             |  | -6.8%      | 323,102              | 5.469    | 722              | 84      | 88%      | 12%  |

