

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		-11.1%	350,649	5.629	723	80	82%	18%
11	Miami-Fort Lauderdale-West Palm Beach, FL	2.1%		-16.1%	448,259	5.798	725	76	78%	22%
12	Denver-Aurora-Lakewood, CO	2.0%		-17.4%	482,303	5.608	733	76	83%	17%
13	Riverside-San Bernardino-Ontario, CA	1.7%		-17.9%	437,097	5.573	713	77	75%	25%
14	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.6%		-8.6%	328,397	5.575	724	82	86%	14%
15	Austin-Round Rock, TX	1.5%		-14.0%	450,888	5.613	739	77	86%	14%
16	San Francisco-Oakland-Hayward, CA	1.4%		-21.8%	792,079	5.491	747	71	82%	18%
17	Tampa-St. Petersburg-Clearwater, FL	1.4%		-7.5%	351,982	5.636	720	79	77%	23%
18	Minneapolis-St. Paul-Bloomington, MN-WI	1.4%		-14.5%	343,973	5.611	741	82	89%	11%
19	Charlotte-Concord-Gastonia, NC-SC	1.2%		-12.5%	354,649	5.611	724	80	82%	18%
20	San Diego-Carlsbad, CA	1.2%		-17.5%	692,502	5.496	741	73	79%	21%