

Metropolitan Statistical Area (MSA)		% of Lock Volume	MoM Growth	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%	-4.7%	337,032	3.247	730	76	55%	45%
1	Los Angeles-Long Beach-Anaheim, CA	5.5%	-0.9%	614,359	3.170	743	65	42%	58%
2	New York-Newark-Jersey City, NY-NJ-PA	4.5%	1.5%	471,186	3.200	737	73	57%	43%
3	Washington-Arlington-Alexandria, DC-VA-MD-WV	4.0%	-4.5%	464,493	3.097	739	78	57%	43%
4	Phoenix-Mesa-Scottsdale, AZ	3.3%	-1.3%	356,890	3.329	728	73	50%	50%
5	Chicago-Naperville-Elgin, IL-IN-WI	3.1%	-4.9%	290,902	3.219	734	78	57%	43%
6	Dallas-Fort Worth-Arlington, TX	2.6%	-2.5%	332,420	3.265	730	76	58%	42%
7	San Francisco-Oakland-Hayward, CA	2.6%	-10.1%	725,756	3.146	756	63	47%	53%
8	Seattle-Tacoma-Bellevue, WA	2.5%	-7.8%	509,295	3.213	740	72	53%	47%
9	Denver-Aurora-Lakewood, CO	2.2%	-9.5%	418,148	3.200	739	72	51%	49%
10	Riverside-San Bernardino-Ontario, CA	2.2%	-4.9%	394,532	3.226	722	73	44%	56%