

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		-21.5%	331,490	6.684	721	82	85%	15%
1	New York-Newark-Jersey City, NY-NJ-PA	4.7%		-18.4%	479,111	6.636	733	77	85%	15%
2	Dallas-Fort Worth-Arlington, TX	3.7%		-18.8%	361,456	6.563	724	82	90%	10%
3	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.6%		-19.5%	471,338	6.528	731	83	88%	12%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.0%		-25.9%	282,571	6.847	726	83	91%	9%
5	Los Angeles-Long Beach-Anaheim, CA	2.9%		-22.2%	589,577	6.665	727	73	76%	24%
6	Atlanta-Sandy Springs-Roswell, GA	2.7%		-18.3%	325,782	6.655	705	81	81%	19%
7	Phoenix-Mesa-Scottsdale, AZ	2.7%		-13.5%	380,614	6.633	723	80	92%	8%
8	Houston-The Woodlands-Sugar Land, TX	2.7%		-15.3%	314,293	6.466	717	84	85%	15%
9	Miami-Fort Lauderdale-West Palm Beach, FL	2.2%		-21.6%	413,165	6.852	721	77	82%	18%
10	Seattle-Tacoma-Bellevue, WA	2.1%		-24.6%	536,610	6.698	739	80	88%	12%