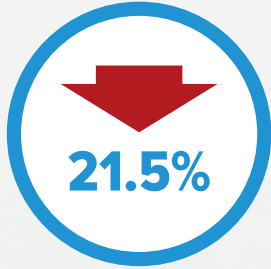
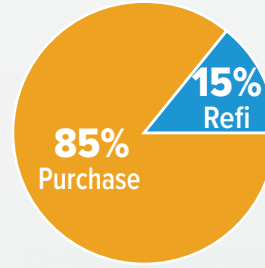


NOVEMBER NATIONAL STATS



RATE LOCK VOLUME

Locks decreased across all loan categories, led by a 22.1% decrease in purchases



MARKET MIX

A sharp drop in purchase locks allowed refi share of the market mix to edge up slightly in November



AVERAGE LOAN AMOUNT

The average loan amount fell by \$6K in November



MONTH-END CONFORMING RATE

Our [Optimal Blue Mortgage Market Indices](#) tracked a 48 BPS drop in 30-year rate offerings throughout November