

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		-14.3%	336,970	6.764	723	81	86%	14%
1	New York-Newark-Jersey City, NY-NJ-PA	4.5%		-16.1%	488,356	6.647	733	78	86%	14%
2	Dallas-Fort Worth-Arlington, TX	3.6%		-11.0%	376,376	6.691	725	82	90%	10%
3	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.5%		-13.1%	486,420	6.577	734	83	90%	10%
4	Chicago-Naperville-Elgin, IL-IN-WI	3.2%		-7.4%	284,051	6.918	726	83	90%	10%
5	Los Angeles-Long Beach-Anaheim, CA	2.9%		-23.4%	625,331	6.775	731	74	80%	20%
6	Atlanta-Sandy Springs-Roswell, GA	2.6%		-9.3%	336,397	6.734	708	82	82%	18%
7	Phoenix-Mesa-Scottsdale, AZ	2.5%		-22.6%	385,650	6.766	724	79	84%	16%
8	Houston-The Woodlands-Sugar Land, TX	2.5%		-17.4%	317,296	6.584	720	83	92%	8%
9	Boston-Cambridge-Newton, MA-NH	2.2%		1.5%	534,293	6.364	743	77	90%	10%
10	Seattle-Tacoma-Bellevue, WA	2.2%		-19.7%	543,707	6.733	741	80	89%	11%