

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%
11	Miami-Fort Lauderdale-West Palm Beach, FL	2.2%		-12.9%	422,089	6.953	722	78	84%	16%
12	Denver-Aurora-Lakewood, CO	2.1%		-10.9%	462,492	6.592	738	77	85%	15%
13	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.7%		-10.4%	323,514	6.697	724	82	89%	11%
14	Austin-Round Rock, TX	1.5%		-3.4%	449,590	6.519	741	79	89%	11%
15	Riverside-San Bernardino-Ontario, CA	1.5%		-20.0%	437,258	6.651	716	80	83%	17%
16	Tampa-St. Petersburg-Clearwater, FL	1.4%		-7.3%	334,979	6.689	721	80	85%	15%
17	Minneapolis-St. Paul-Bloomington, MN-WI	1.4%		-12.5%	337,782	6.780	740	82	90%	10%
18	Charlotte-Concord-Gastonia, NC-SC	1.3%		-13.7%	353,671	6.762	724	80	87%	13%
19	Orlando-Kissimmee-Sanford, FL	1.2%		-1.8%	363,583	6.832	722	81	88%	12%
20	San Antonio-New Braunfels, TX	1.2%		-15.8%	311,325	6.533	721	85	89%	11%

