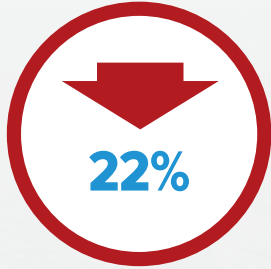
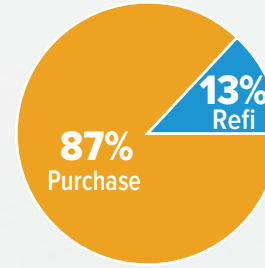


APRIL NATIONAL STATS



RATE LOCK VOLUME

Purchase locks were down 22%, cash-outs dipped 21% and rate/term refis dropped almost 28%



MARKET MIX

Purchase loans now account for a record 87% of the month's rate lock activity, a record low



AVERAGE LOAN AMOUNT

The average loan amount held steady in April



MONTH-END CONFORMING RATE

According to our [Optimal Blue Mortgage Market Indices](#), the average 30-year offering in April was 17 bps lower than that of March