

Metropolitan Statistical Area (MSA)	% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL	100.0%		-1.3%	\$360,276	6.639	730.18	81.18	88%	12%
1 New York-Newark-Jersey City, NY-NJ-PA	4.9%		14.2%	\$530,253	6.628	741.38	76.15	88%	12%
2 Washington-Arlington-Alexandria, DC-VA-MD-WV	3.9%		-9.7%	\$508,458	6.498	742.72	81.95	93%	7%
3 Chicago-Naperville-Elgin, IL-IN-WI	3.8%		8.3%	\$326,564	6.804	737.32	81.65	92%	8%
4 Dallas-Fort Worth-Arlington, TX	3.5%		-4.5%	\$385,319	6.571	732.33	81.48	93%	7%
5 Phoenix-Mesa-Scottsdale, AZ	2.7%		-7.7%	\$417,393	6.555	728.34	80.26	89%	11%
6 Houston-The Woodlands-Sugar Land, TX	2.7%		-0.4%	\$329,120	6.414	724.78	84.36	94%	6%
7 Los Angeles-Long Beach-Anaheim, CA	2.5%		-1.9%	\$689,112	6.821	740.73	71.92	80%	20%
8 Boston-Cambridge-Newton, MA-NH	2.4%		0.7%	\$578,465	6.577	749.66	75.77	93%	7%
9 Atlanta-Sandy Springs-Roswell, GA	2.4%		-4.1%	\$358,340	6.587	716.86	81.51	85%	15%
10 Seattle-Tacoma-Bellevue, WA	2.0%		3.4%	\$583,702	6.703	745.55	78.92	91%	9%