






| Loan Product Mix | | Current Value | 1-Month Delta | 3-Month Delta | 12-Month Delta |
|---|----------------|---------------|---------------|---------------|----------------|
|  | Conforming | 67.1% | (66 BPS) | (348 BPS) | (695 BPS) |
|  | Non-Conforming | 10.6% | (58 BPS) | 147 BPS | 659 BPS |
|  | FHA | 11.7% | 78 BPS | 273 BPS | 248 BPS |
|  | VA | 9.7% | 44 BPS | (87 BPS) | (217 BPS) |
|  | USDA | 0.9% | 2 BPS | 14 BPS | 5 BPS |