






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	56.7%	81 BPS	(177 BPS)	(304 BPS)
	Nonconforming	11.5%	(15 BPS)	185 BPS	(578 BPS)
	FHA	19.6%	(49 BPS)	106 BPS	658 BPS
	VA	11.5%	(11 BPS)	(92 BPS)	224 BPS
	USDA	0.7%	(5 BPS)	(22 BPS)	(1 BPS)