






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	57.1%	(56 BPS)	(183 BPS)	(915 BPS)
	Nonconforming	14.0%	(16 BPS)	(230 BPS)	104 BPS
	FHA	17.2%	31 BPS	288 BPS	652 BPS
	VA	10.8%	33 BPS	105 BPS	156 BPS
	USDA	0.9%	8 BPS	21 BPS	2 BPS