





|   | Market Index       | Current Rate | 1-Month Delta | 3-Month Delta | 12-Month Delta |
|---|--------------------|--------------|---------------|---------------|----------------|
|    | 30-Year Conforming | 4.09%        | 32 BPS        | 82 BPS        | 87 BPS         |
|  | 30-Year Jumbo      | 3.76%        | 30 BPS        | 51 BPS        | 63 BPS         |
|  | 30-Year FHA        | 4.11%        | 25 BPS        | 73 BPS        | 89 BPS         |
|  | 30-Year VA         | 3.77%        | 21 BPS        | 81 BPS        | 96 BPS         |