






| Loan Product Mix | | Current Value | 1-Month Delta | 3-Month Delta | 12-Month Delta |
|---|---------------|---------------|---------------|---------------|----------------|
|  | Conforming | 62.5% | (159 BPS) | (341 BPS) | (633 BPS) |
|  | Nonconforming | 17.0% | 79 BPS | 259 BPS | 616 BPS |
|  | FHA | 11.1% | 38 BPS | 60 BPS | 131 BPS |
|  | VA | 8.7% | 43 BPS | 29 BPS | (105 BPS) |
|  | USDA | 0.7% | (1 BPS) | (7 BPS) | (10 BPS) |