






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	58.8%	29 BPS	206 BPS	107 BPS
	Nonconforming	10.6%	(62 BPS)	(91 BPS)	(351 BPS)
	FHA	19.4%	37 BPS	(17 BPS)	250 BPS
	VA	10.6%	(5 BPS)	(90 BPS)	13 BPS
	USDA	0.6%	1 BPS	(8 BPS)	(20 BPS)