






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	58.5%	199 BPS	257 BPS	125 BPS
	Nonconforming	11.3%	(139 BPS)	(44 BPS)	(511 BPS)
	FHA	19.0%	(12 BPS)	(103 BPS)	335 BPS
	VA	10.7%	(42 BPS)	(96 BPS)	65 BPS
	USDA	0.6%	(5 BPS)	(14 BPS)	(14 BPS)