






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	58.5%	55 BPS	195 BPS	(563 BPS)
	Nonconforming	9.7%	(256 BPS)	(471 BPS)	(652 BPS)
	FHA	18.5%	31 BPS	58 BPS	782 BPS
	VA	12.4%	158 BPS	206 BPS	416 BPS
	USDA	0.9%	12 BPS	12 BPS	16 BPS