






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	66.6%	162 BPS	(41 BPS)	(661 BPS)
	Non-Conforming	12.0%	(39 BPS)	135 BPS	624 BPS
	FHA	11.0%	(93 BPS)	(65 BPS)	174 BPS
	VA	9.5%	(23 BPS)	(21 BPS)	(126 BPS)
	USDA	0.9%	(7 BPS)	(7 BPS)	(11 BPS)