






| Loan Product Mix | | Current Value | 1-Month Delta | 3-Month Delta | 12-Month Delta |
|---|---------------|---------------|---------------|---------------|----------------|
|  | Conforming | 57.7% | 47 BPS | (205 BPS) | (896 BPS) |
|  | Nonconforming | 14.1% | (222 BPS) | (318 BPS) | 218 BPS |
|  | FHA | 16.9% | 122 BPS | 391 BPS | 588 BPS |
|  | VA | 10.5% | 47 BPS | 120 BPS | 98 BPS |
|  | USDA | 0.8% | 6 BPS | 11 BPS | (8 BPS) |