






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	57.2%	(174 BPS)	(364 BPS)	(781 BPS)
	Nonconforming	16.4%	8 BPS	(161 BPS)	401 BPS
	FHA	15.7%	134 BPS	398 BPS	373 BPS
	VA	10.0%	25 BPS	125 BPS	29 BPS
	USDA	0.7%	6 BPS	1 BPS	(21 BPS)