






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	56.5%	(23 BPS)	(13 BPS)	(249 BPS)
	Nonconforming	12.6%	110 BPS	49 BPS	(363 BPS)
	FHA	19.2%	(42 BPS)	76 BPS	481 BPS
	VA	11.1%	(43 BPS)	(93 BPS)	133 BPS
	USDA	0.6%	(3 BPS)	(19 BPS)	(2 BPS)