






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	67.7%	(111 BPS)	(210 BPS)	(344 BPS)
	Non-Conforming	11.2%	35 BPS	264 BPS	326 BPS
	FHA	10.9%	115 BPS	169 BPS	122 BPS
	VA	9.3%	(48 BPS)	(237 BPS)	(113 BPS)
	USDA	0.9%	10 BPS	14 BPS	9 BPS