






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	60.9%	(165 BPS)	(448 BPS)	(686 BPS)
	Nonconforming	18.0%	96 BPS	312 BPS	678 BPS
	FHA	11.7%	63 BPS	120 BPS	80 BPS
	VA	8.8%	6 BPS	15 BPS	(51 BPS)
	USDA	0.7%	(1 BPS)	0 BPS	(21 BPS)