






| Loan Product Mix | | Current Value | 1-Month Delta | 3-Month Delta | 12-Month Delta |
|---|---------------|---------------|---------------|---------------|----------------|
|  | Conforming | 55.9% | (71 BPS) | (202 BPS) | (497 BPS) |
|  | Nonconforming | 11.7% | (46 BPS) | (56 BPS) | (627 BPS) |
|  | FHA | 20.1% | 167 BPS | 186 BPS | 836 BPS |
|  | VA | 11.6% | (39 BPS) | 77 BPS | 287 BPS |
|  | USDA | 0.7% | (11 BPS) | (5 BPS) | 1 BPS |