






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	67.1%	(66 BPS)	(348 BPS)	(695 BPS)
	Non-Conforming	10.6%	(58 BPS)	147 BPS	659 BPS
	FHA	11.7%	78 BPS	273 BPS	248 BPS
	VA	9.7%	44 BPS	(87 BPS)	(217 BPS)
	USDA	0.9%	2 BPS	14 BPS	5 BPS