






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	59.0%	(78 BPS)	(355 BPS)	(746 BPS)
	Nonconforming	16.3%	(104 BPS)	(72 BPS)	472 BPS
	FHA	14.3%	135 BPS	327 BPS	285 BPS
	VA	9.8%	48 BPS	106 BPS	15 BPS
	USDA	0.6%	(2 BPS)	(6 BPS)	(26 BPS)