






| Loan Product Mix | | Current Value | 1-Month Delta | 3-Month Delta | 12-Month Delta |
|---|---------------|---------------|---------------|---------------|----------------|
|  | Conforming | 65.9% | (3 BPS) | (36 BPS) | (302 BPS) |
|  | Nonconforming | 14.4% | 58 BPS | 147 BPS | 564 BPS |
|  | FHA | 10.5% | (21 BPS) | (22 BPS) | 59 BPS |
|  | VA | 8.4% | (34 BPS) | (84 BPS) | (312 BPS) |
|  | USDA | 0.8% | (1 BPS) | (6 BPS) | (9 BPS) |