






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	65.9%	48 BPS	(71 BPS)	(313 BPS)
	Nonconforming	13.8%	5 BPS	187 BPS	486 BPS
	FHA	10.7%	(16 BPS)	(34 BPS)	92 BPS
	VA	8.8%	(34 BPS)	(75 BPS)	(250 BPS)
	USDA	0.8%	(2 BPS)	(7 BPS)	(15 BPS)