






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	65.5%	(80 BPS)	44 BPS	(699 BPS)
	Nonconforming	13.8%	84 BPS	143 BPS	660 BPS
	FHA	10.9%	15 BPS	(111 BPS)	181 BPS
	VA	9.1%	(16 BPS)	(64 BPS)	(137 BPS)
	USDA	0.8%	(3 BPS)	(12 BPS)	(6 BPS)