






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	58.6%	(20 BPS)	208 BPS	143 BPS
	Nonconforming	10.5%	(10 BPS)	(211 BPS)	(345 BPS)
	FHA	20.1%	65 BPS	89 BPS	283 BPS
	VA	10.3%	(36 BPS)	(83 BPS)	(56 BPS)
	USDA	0.6%	1 BPS	(3 BPS)	(26 BPS)