






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	66.3%	(38 BPS)	(15 BPS)	(651 BPS)
	Non-Conforming	12.9%	99 BPS	138 BPS	607 BPS
	FHA	10.7%	(33 BPS)	(79 BPS)	176 BPS
	VA	9.3%	(25 BPS)	(36 BPS)	(126 BPS)
	USDA	0.8%	(2 BPS)	(8 BPS)	(7 BPS)