






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	64.1%	(125 BPS)	(185 BPS)	(644 BPS)
	Nonconforming	16.2%	137 BPS	239 BPS	707 BPS
	FHA	10.7%	19 BPS	0 BPS	174 BPS
	VA	8.3%	(33 BPS)	(48 BPS)	(231 BPS)
	USDA	0.7%	2 BPS	(7 BPS)	(7 BPS)