






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	59.7%	(112 BPS)	(436 BPS)	(732 BPS)
	Nonconforming	17.3%	(65 BPS)	110 BPS	671 BPS
	FHA	13.0%	129 BPS	230 BPS	131 BPS
	VA	9.3%	52 BPS	100 BPS	(44 BPS)
	USDA	0.7%	(4 BPS)	(5 BPS)	(26 BPS)