






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	57.5%	99 BPS	38 BPS	(841 BPS)
	Nonconforming	12.3%	(206 BPS)	(164 BPS)	(207 BPS)
	FHA	18.9%	91 BPS	163 BPS	837 BPS
	VA	10.5%	10 BPS	(33 BPS)	207 BPS
	USDA	0.8%	6 BPS	(4 BPS)	4 BPS