






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	57.9%	41 BPS	154 BPS	(743 BPS)
	Nonconforming	12.3%	(9 BPS)	(351 BPS)	(259 BPS)
	FHA	18.2%	(64 BPS)	119 BPS	771 BPS
	VA	10.9%	38 BPS	82 BPS	225 BPS
	USDA	0.8%	(6 BPS)	(4 BPS)	6 BPS