






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	65.3%	(57 BPS)	(12 BPS)	(448 BPS)
	Nonconforming	14.8%	43 BPS	107 BPS	630 BPS
	FHA	10.5%	2 BPS	(35 BPS)	128 BPS
	VA	8.6%	19 BPS	(48 BPS)	(303 BPS)
	USDA	0.7%	(8 BPS)	(11 BPS)	(7 BPS)