






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	65.0%	(139 BPS)	(269 BPS)	(734 BPS)
	Non-Conforming	12.4%	79 BPS	116 BPS	715 BPS
	FHA	12.0%	46 BPS	105 BPS	179 BPS
	VA	9.7%	12 BPS	46 BPS	(140 BPS)
	USDA	0.9%	1 BPS	2 BPS	(19 BPS)