






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	56.4%	(75 BPS)	(84 BPS)	(909 BPS)
	Nonconforming	15.8%	178 BPS	(60 BPS)	199 BPS
	FHA	17.0%	(21 BPS)	133 BPS	616 BPS
	VA	10.0%	(78 BPS)	2 BPS	94 BPS
	USDA	0.8%	(5 BPS)	9 BPS	(0 BPS)