



	Oct-19	Month-over-month change	Year-over-year change	12 Month Trend
Total U.S. loan delinquency rate (loans 30 or more days past due, but not in foreclosure):	3.39%	↓ -3.82%	↓ -6.92%	
Total U.S. foreclosure pre-sale inventory rate:	0.48%	↑ 1.05%	↓ -6.21%	
Total U.S. foreclosure starts:	43,900	↑ 11.42%	↓ -13.24%	
Monthly Prepayment Rate (SMM):	1.81%	↑ 16.41%	↑ 134.20%	
Foreclosure Sales as % of 90+:	1.75%	↑ 12.55%	↓ -10.12%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,786,000	↓ -68,000	↓ -98,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	433,000	↓ -10,000	↓ -66,000	
Number of properties in foreclosure pre-sale inventory:	255,000	↑ 3,000	↓ -12,000	
Number of properties that are 30 or more days past due or in foreclosure:	2,041,000	↓ -65,000	↓ -111,000	