



	Nov-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):	3.53%	↑ 4.18%	↓ -4.72%	
Total U.S. foreclosure pre-sale inventory rate:	0.47%	↓ -3.31%	↓ -9.11%	
Total U.S. foreclosure starts:	33,500	↓ -23.69%	↓ -25.88%	
Monthly Prepayment Rate (SMM):	1.46%	↓ -19.06%	↑ 122.88%	
Foreclosure Sales as % of 90+:	1.55%	↓ -11.42%	↓ -12.59%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,868,000	↑ 82,000	↓ -57,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	439,000	↑ 6,000	↓ -71,000	
Number of properties in foreclosure pre-sale inventory:	248,000	↓ -7,000	↓ -20,000	
Number of properties that are 30 or more days past due or in foreclosure:	2,116,000	↑ 75,000	↓ -77,000	