



	Jan-20	Month-over-month change	Year-over-year change	12 Month Trend
<b>Total U.S. loan delinquency rate (loans 30 or more days past due, but not in foreclosure):</b>	3.22%	↓ -5.37%	↓ -14.17%	
<b>Total U.S. foreclosure pre-sale inventory rate:</b>	0.46%	↑ 0.41%	↓ -9.24%	
<b>Total U.S. foreclosure starts:</b>	42,800	↑ 8.35%	↓ -14.74%	
<b>Monthly Prepayment Rate (SMM):</b>	1.26%	↓ -15.33%	↑ 112.97%	
<b>Foreclosure Sales as % of 90+:</b>	1.80%	↑ 21.57%	↓ -6.73%	
<b>Number of properties that are 30 or more days past due, but not in foreclosure:</b>	1,705,000	↓ -98,000	↓ -240,000	
<b>Number of properties that are 90 or more days past due, but not in foreclosure:</b>	419,000	↓ -8,000	↓ -85,000	
<b>Number of properties in foreclosure pre-sale inventory:</b>	246,000	↑ 1,000	↓ -19,000	
<b>Number of properties that are 30 or more days past due or in foreclosure:</b>	1,951,000	↓ -96,000	↓ -259,000	