









	Nov-20	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):	6.33%	↓ -1.76%	↑ 79.20%	
Total U.S. foreclosure pre-sale inventory rate:	0.33%	↓ -1.63%	↓ -29.82%	
Total U.S. foreclosure starts:	4,400	↓ -6.38%	↓ -86.87%	
Monthly Prepayment Rate (SMM):	2.82%	↓ -11.07%	↑ 92.60%	
Foreclosure Sales as % of 90+:	0.07%	↓ -3.49%	↓ -95.76%	
Number of properties that are 30 or more days past due, but not in foreclosure:	3,381,000	↓ -56,000	↑ 1,513,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	2,193,000	↓ -66,000	↑ 1,754,000	
Number of properties in foreclosure pre-sale inventory:	176,000	↓ -2,000	↓ -72,000	
Number of properties that are 30 or more days past due or in foreclosure:	3,557,000	↓ -59,000	↑ 1,441,000	