

	Apr-22	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):	2.80%	↓ -1.31%	↓ -39.93%	
Total U.S. foreclosure pre-sale inventory rate:	0.32%	↑ 2.31%	↑ 13.48%	
Total U.S. foreclosure starts:	21,400	↓ -11.93%	↑ 478.38%	
Monthly Prepayment Rate (SMM):	0.99%	↓ -19.10%	↓ -61.80%	
Foreclosure Sales as % of 90+:	0.46%	↑ 8.58%	↑ 228.58%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,496,000	↓ -17,000	↓ -1,004,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	640,000	↓ -54,000	↓ -1,128,000	
Number of properties in foreclosure pre-sale inventory:	173,000	↑ 4,000	↑ 20,000	
Number of properties that are 30 or more days past due or in foreclosure:	1,669,000	↓ -13,000	↓ -984,000	