

	Jun-22	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>	2.84%	↑ 3.31%	↓ -35.10%	
<b>Total U.S. foreclosure pre-sale inventory rate:</b>	0.36%	↑ 8.73%	↑ 30.05%	
<b>Total U.S. foreclosure starts:</b>	23,800	↑ 26.60%	↑ 440.91%	
<b>Monthly Prepayment Rate (SMM):</b>	0.81%	↓ -7.07%	↓ -64.27%	
<b>Foreclosure Sales as % of 90+:</b>	0.53%	↑ 6.15%	↑ 328.83%	
<b>Number of properties that are 30 or more days past due, but not in foreclosure:</b>	1,511,000	↑ 50,000	↓ -809,000	
<b>Number of properties that are 90 or more days past due, but not in foreclosure:</b>	599,000	↑ 4,000	↓ -951,000	
<b>Number of properties in foreclosure pre-sale inventory:</b>	190,000	↑ 16,000	↑ 45,000	
<b>Number of properties that are 30 or more days past due or in foreclosure:</b>	1,700,000	↑ 65,000	↓ -766,000	