

|   | Jul-22    | 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> | 2.89%     | ↑ 1.98%      | ↓ -30.17%             |                |
| <b>Total U.S. foreclosure pre-sale inventory rate:</b>  | 0.35%     | ↓ -2.95%     | ↑ 31.47%              |                |
| <b>Total U.S. foreclosure starts:</b>   | 17,700    | ↓ -25.63%    | ↑ 321.43%             |                |
| <b>Monthly Prepayment Rate (SMM):</b>   | 0.66%     | ↓ -18.37%    | ↓ -67.35%             |                |
| <b>Foreclosure Sales as % of 90+:</b>   | 0.52%     | ↓ -1.35%     | ↑ 200.75%             |                |
| <b>Number of properties that are 30 or more days past due, but not in foreclosure:</b>            | 1,543,000 | ↑ 32,000     | ↓ -663,000            |                |
| <b>Number of properties that are 90 or more days past due, but not in foreclosure:</b>            | 594,000   | ↓ -5,000     | ↓ -853,000            |                |
| <b>Number of properties in foreclosure pre-sale inventory:</b>                                    | 184,000   | ↓ -6,000     | ↑ 44,000              |                |
| <b>Number of properties that are 30 or more days past due or in foreclosure:</b>                  | 1,728,000 | ↑ 28,000     | ↓ -618,000            |                |