

	Nov-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):	3.01%	↑ 3.46%	↓ -16.18%	
Total U.S. foreclosure pre-sale inventory rate:	0.37%	↑ 5.29%	↑ 46.60%	
Total U.S. foreclosure starts:	23,400	↑ 19.39%	↑ 532.43%	
Monthly Prepayment Rate (SMM):	0.40%	↓ -15.57%	↓ -77.26%	
Foreclosure Sales as % of 90+:	0.55%	↓ -6.73%	↑ 109.66%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,612,000	↑ 55,000	↓ -294,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	550,000	↓ -1,000	↓ -476,000	
Number of properties in foreclosure pre-sale inventory:	196,000	↑ 10,000	↑ 64,000	
Number of properties that are 30 or more days past due or in foreclosure:	1,808,000	↑ 65,000	↓ -231,000	