

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