

	Aug-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):	2.79%	↓ -3.61%	↓ -30.26%	
Total U.S. foreclosure pre-sale inventory rate:	0.35%	↓ -0.01%	↑ 29.23%	
Total U.S. foreclosure starts:	20,300	↑ 14.69%	↑ 185.92%	
Monthly Prepayment Rate (SMM):	0.67%	↑ 1.51%	↓ -69.48%	
Foreclosure Sales as % of 90+:	0.53%	↑ 1.83%	↑ 173.93%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,489,000	↓ -54,000	↓ -633,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	567,000	↓ -27,000	↓ -772,000	
Number of properties in foreclosure pre-sale inventory:	185,000	↑ 1,000	↑ 43,000	
Number of properties that are 30 or more days past due or in foreclosure:	1,674,000	↓ -54,000	↓ -590,000	