

	Jan-23	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):	3.38%	↓ -2.92%	↓ -15.05%	
Total U.S. foreclosure pre-sale inventory rate:	0.45%	↑ 2.42%	↑ 23.31%	
Total U.S. foreclosure starts:	33,000	↑ 16.86%	↓ -15.95%	
Monthly Prepayment Rate (SMM):	0.33%	↓ -19.47%	↓ -75.93%	
Total U.S. foreclosure sales:	7,000	↑ 15.23%	↑ 27.13%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,775,000	↓ -52,000	↓ -289,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	579,000	↓ -4,000	↓ -455,000	
Number of properties in foreclosure pre-sale inventory:	238,000	↑ 6,000	↑ 48,000	
Number of properties that are 30 or more days past due or in foreclosure:	2,012,000	↓ -46,000	↓ -242,000	

Legend

■ Low ■ High