

# APRIL OVERVIEW STATS



## DELINQUENCY RATE

The national delinquency rate fell to a new low of 2.8%

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Serious delinquencies – those 90+ days past due – fell 7.8% (-54K)



## FORECLOSURE STARTS

Though starts dropped in April, active foreclosures edged slightly higher

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The month's 21K starts remain well below pre-pandemic levels



## PREPAYMENT ACTIVITY

Prepayments fell to a three-year low in April

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Activity is down 61.8% from a year ago amid sharply rising rates