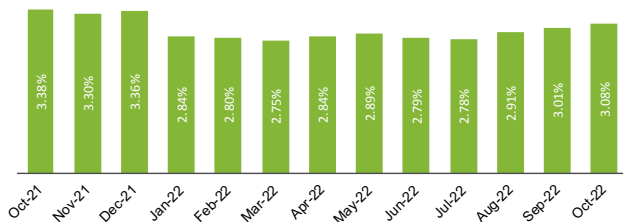


	Dec-22	Monthly Change	YTD Change	Yearly Change
Delinquencies	3.08%	2.31%	-6.68%	-8.89%
Foreclosure	0.37%	0.71%	31.76%	53.47%
Foreclosure Starts	26,900	14.96%	-18.24%	556.10%
Seriously Delinquent (90+) or in Foreclosure	1.38%	-0.55%	-26.83%	-31.38%
New Originations (data as of Nov-22)	322K	-18.1%	-64.7%	-65.6%

	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
Delinquencies	3.08%	3.01%	2.91%	2.78%	2.79%	2.89%	2.84%	2.75%	2.80%	2.84%	3.36%	3.30%	3.38%
Foreclosure	0.37%	0.37%	0.35%	0.35%	0.35%	0.35%	0.36%	0.33%	0.32%	0.32%	0.31%	0.28%	0.24%
Foreclosure Starts	26,900	23,400	19,600	18,400	20,300	17,700	23,800	18,800	21,400	24,300	25,000	32,900	4,100
Seriously Delinquent (90+) or in Foreclosure	1.38%	1.39%	1.38%	1.39%	1.41%	1.46%	1.48%	1.45%	1.52%	1.62%	1.79%	1.89%	2.02%
New Originations		322K	393K	459K	523K	499K	600K	618K	676K	776K	675K	717K	910K

TOTAL DELINQUENCIES



NEW ORIGINATIONS

