

JANUARY OVERVIEW STATS



CHANGE IN DELINQUENCY RATE

Mortgage delinquencies hit their **lowest level on record**, dating back to 2000

January's **14%+ year-over-year decline** was the strongest in more than 12 months



NON-CURRENT RATE

The number of non-current loans (30+ days past due or in active foreclosure) fell **below 2M for the first time since 2005**

Falling nearly 14% year-over-year to 1.95M, non-current inventory is also the **lowest it's been since March 2005**



FORECLOSURE STARTS

Foreclosure starts edged up in January, but remain nearly 15% below last year's levels

The number of **loans in active foreclosure remained relatively flat** for the month and were down 19K year-over-year