

***JULY** OVERVIEW STATS*



DELINQUENCY RATE

The national delinquency rate
rose to 2.89%

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Serious delinquencies – those
90+ days past due – edged lower
by 0.9% (5.5K)



FORECLOSURE STARTS

Foreclosure starts retreated in July

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The month's 17.7K starts remain
well below pre-pandemic levels



PREPAYMENT ACTIVITY

Prepayment activity fell again in July,
remaining at a three-year low

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Activity is down 67% from a year ago