









	Nov-21	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):	3.59%	↓ -4.11%	↓ -43.29%	
Total U.S. foreclosure pre-sale inventory rate:	0.25%	↓ -4.32%	↓ -24.16%	
Total U.S. foreclosure starts:	3,700	↓ -7.50%	↓ -15.91%	
Monthly Prepayment Rate (SMM):	1.78%	↓ -8.91%	↓ -36.83%	
Foreclosure Sales as % of 90+:	0.26%	↓ -3.44%	↑ 298.10%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,906,000	↓ -80,000	↓ -1,475,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	1,026,000	↓ -80,000	↓ -1,167,000	
Number of properties in foreclosure pre-sale inventory:	132,000	↓ -6,000	↓ -44,000	
Number of properties that are 30 or more days past due or in foreclosure:	2,039,000	↓ -86,000	↓ -1,518,000	