	Oct-20	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):	6.44%	⇩ -3.30%	⇧ 90.04%	
Total U.S. foreclosure pre-sale inventory rate:	0.33%	⇩ -1.64%	⇩ -31.02%	
Total U.S. foreclosure starts:	4,700	⇧ 4.44%	⇩ -89.29%	
Monthly Prepayment Rate (SMM):	3.17%	⇧ 4.13%	⇧ 75.29%	
Foreclosure Sales as % of 90+:	0.07%	⇩ -10.03%	⇩ -96.11%	
Number of properties that are 30 or more days past due, but not in foreclosure:	3,437,000	⇩ -105,000	⇧ 1,651,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	2,259,000	⇩ -64,000	⇧ 1,826,000	
Number of properties in foreclosure pre-sale inventory:	178,000	⇩ -3,000	⇩ -77,000	
Number of properties that are 30 or more days past due or in foreclosure:	3,616,000	⇩ -106,000	⇧ 1,575,000	

BLACK KNIGHT®