









	Oct-21	Month-over-month change	Year-over-year change	12 Month Trend
<b>Total U.S. loan delinquency rate (loans 30 or more days past due, but not in foreclosure):</b>	3.74%	↓ -4.25%	↓ -41.90%	
<b>Total U.S. foreclosure pre-sale inventory rate:</b>	0.26%	↑ 2.16%	↓ -22.03%	
<b>Total U.S. foreclosure starts:</b>	4,000	↑ 2.56%	↓ -14.89%	
<b>Monthly Prepayment Rate (SMM):</b>	1.95%	↓ -9.18%	↓ -38.34%	
<b>Foreclosure Sales as % of 90+:</b>	0.27%	↓ -8.93%	↑ 297.89%	
<b>Number of properties that are 30 or more days past due, but not in foreclosure:</b>	1,986,000	↓ -82,000	↓ -1,451,000	
<b>Number of properties that are 90 or more days past due, but not in foreclosure:</b>	1,106,000	↓ -127,000	↓ -1,153,000	
<b>Number of properties in foreclosure pre-sale inventory:</b>	138,000	↑ 3,000	↓ -40,000	
<b>Number of properties that are 30 or more days past due or in foreclosure:</b>	2,125,000	↓ -78,000	↓ -1,491,000	