









	Sep-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):	6.66%	↓ -3.10%	↑ 89.03%	
Total U.S. foreclosure pre-sale inventory rate:	0.34%	↓ -2.86%	↓ -29.14%	
Total U.S. foreclosure starts:	4,500	↓ -25.00%	↓ -88.58%	
Monthly Prepayment Rate (SMM):	3.04%	↑ 12.70%	↑ 95.96%	
Foreclosure Sales as % of 90+:	0.08%	↑ 34.48%	↓ -95.13%	
Number of properties that are 30 or more days past due, but not in foreclosure:	3,542,000	↓ -137,000	↑ 1,688,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	2,323,000	↓ -43,000	↑ 1,880,000	
Number of properties in foreclosure pre-sale inventory:	181,000	↓ -6,000	↓ -71,000	
Number of properties that are 30 or more days past due or in foreclosure:	3,722,000	↓ -145,000	↑ 1,616,000	