









	Sep-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):	3.91%	↓ -2.25%	↓ -41.33%	
Total U.S. foreclosure pre-sale inventory rate:	0.26%	↓ -4.60%	↓ -24.92%	
Total U.S. foreclosure starts:	3,900	↓ -45.07%	↓ -13.33%	
Monthly Prepayment Rate (SMM):	2.15%	↓ -2.63%	↓ -29.29%	
Foreclosure Sales as % of 90+:	0.30%	↑ 52.87%	↑ 293.08%	
Number of properties that are 30 or more days past due, but not in foreclosure:	2,068,000	↓ -54,000	↓ -1,474,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	1,233,000	↓ -106,000	↓ -1,090,000	
Number of properties in foreclosure pre-sale inventory:	135,000	↓ -7,000	↓ -46,000	
Number of properties that are 30 or more days past due or in foreclosure:	2,203,000	↓ -61,000	↓ -1,519,000	