

DECEMBER OVERVIEW STATS



DELINQUENCY RATE

December's 3.38% delinquency rate is within 10 bps of February 2020's pre-pandemic low

.....
Serious delinquencies fell 7.8% (-80K) but remain at more than twice pre-pandemic levels



FORECLOSURE STARTS

Though foreclosure moratoria have expired, start activity remains muted

.....
The month's 4,100 starts were still 90% lower than in pre-pandemic December 2019



ACTIVE FORECLOSURES

The number of loans in active foreclosure fell to just 128K, an all-time low representing 0.24% of active mortgages

.....
That foreclosure rate is the lowest Black Knight's observed since we began tracking the metric in January 2000