

# JULY OVERVIEW STATS



## CHANGE IN DELINQUENCY RATE

There are **more than 340K fewer** past due mortgages than in June

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Early-stage delinquencies have fallen **below pre-pandemic levels**



## SERIOUS DELINQUENCIES

An additional **370K borrowers** became 90 days past-due in July

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Such serious delinquencies are now **up more than 1.8M** from pre-pandemic levels



## PREPAYMENT RATE

Driven by **record-low interest rates**, **prepayment speeds** edged slightly higher in July

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Up 2.8% from June, single-month mortality hit its **highest point since early 2004**