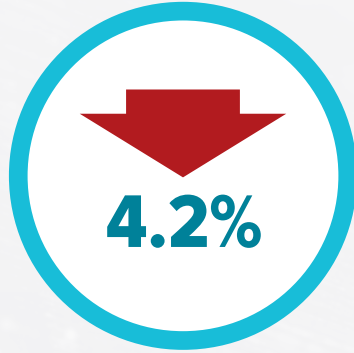


OCTOBER OVERVIEW STATS



4.2%

DELINQUENCY RATE

Delinquencies dropped to 3.74% in October, within a half percentage point of the pre-pandemic low set in January 2020

Serious delinquencies fell more than 10% (-127K) as the first wave of forbearance entrants returned to making mortgage payments



2.6%

FORECLOSURE STARTS

Foreclosure starts increased by just 100 over September's numbers

October's 4K starts were almost 15% lower than the same period a year ago



3.0K

ACTIVE FORECLOSURES

The number of loans in active foreclosure ticked up slightly but remained near an all-time low in October, for a total of just 138K

At 0.26%, the national foreclosure rate remains near the lowest it's been since Black Knight began tracking the metric in January 2020