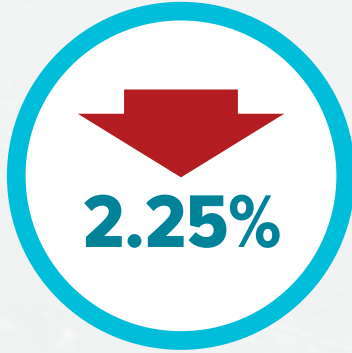


SEPTEMBER OVERVIEW STATS



DELINQUENCY RATE

The national delinquency rate dropped to 3.91% in September, the first time it's been below 4% since the onset of the pandemic

Delinquencies are now down more than 41% from this time last year



FORECLOSURE STARTS

Foreclosure starts reversed course in September after August's noticeable rise in the wake of the federal foreclosure moratoria expiration

September's 3.9K starts were the third lowest monthly total on record and within 6% of the record low set back in April of this year



ACTIVE FORECLOSURES

The number of loans in active foreclosure hit yet another all-time low in September, for a total of just 135K

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