

	Jan-18	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):	4.31%	↓ -8.57%	↑ 1.31%	
Total U.S. foreclosure pre-sale inventory rate:	0.66%	↑ 1.84%	↓ -30.35%	
Total U.S. foreclosure starts:	62,300	↑ 40.00%	↓ -11.51%	
Monthly Prepayment Rate (SMM):	0.79%	↓ -14.73%	↓ -16.80%	
Foreclosure Sales as % of 90+:	1.74%	↑ 42.25%	↓ -21.75%	
Number of properties that are 30 or more days past due, but not in foreclosure:	2,202,000	↓ -210,000	↑ 40,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	707,000	↓ -19,000	↑ 43,000	
Number of properties in foreclosure pre-sale inventory:	337,000	↑ 6,000	↓ -144,000	
Number of properties that are 30 or more days past due or in foreclosure:	2,539,000	↓ -204,000	↓ -104,000	