



	Jan-19	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):	3.75%	↓ -3.45%	↓ -12.93%	
Total U.S. foreclosure pre-sale inventory rate:	0.51%	↓ -2.20%	↓ -22.43%	
Total U.S. foreclosure starts:	50,200	↑ 8.42%	↓ -19.42%	
Monthly Prepayment Rate (SMM):	0.59%	↓ -10.15%	↓ -25.20%	
Foreclosure Sales as % of 90+:	1.93%	↑ 40.39%	↑ 10.83%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,945,000	↓ -68,000	↓ -257,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	504,000	↓ -7,000	↓ -203,000	
Number of properties in foreclosure pre-sale inventory:	265,000	↓ -6,000	↓ -72,000	
Number of properties that are 30 or more days past due or in foreclosure:	2,210,000	↓ -73,000	↓ -329,000	