



	Nov-18	Month-over-month change	Year-over-year change	12 Month Trend
<b>Total U.S. loan delinquency rate (loans 30 or more days past due, but not in foreclosure):</b>	3.71%	↑ 1.78%	↓ -18.53%	
<b>Total U.S. foreclosure pre-sale inventory rate:</b>	0.52%	↓ -0.22%	↓ -21.95%	
<b>Total U.S. foreclosure starts:</b>	45,200	↓ -10.67%	↓ -5.44%	
<b>Monthly Prepayment Rate (SMM):</b>	0.66%	↓ -14.95%	↓ -33.00%	
<b>Foreclosure Sales as % of 90+:</b>	1.78%	↓ -8.92%	↑ 11.48%	
<b>Number of properties that are 30 or more days past due, but not in foreclosure:</b>	1,925,000	↑ 41,000	↓ -399,000	
<b>Number of properties that are 90 or more days past due, but not in foreclosure:</b>	510,000	↑ 11,000	↓ -156,000	
<b>Number of properties in foreclosure pre-sale inventory:</b>	268,000	↑ 1,000	↓ -69,000	
<b>Number of properties that are 30 or more days past due or in foreclosure:</b>	2,193,000	↑ 41,000	↓ -468,000	