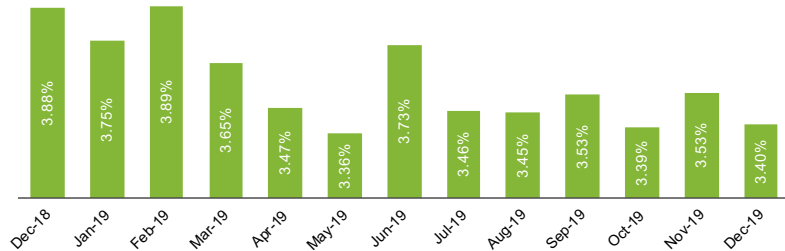


	Dec-19	Monthly Change	YTD Change	Yearly Change
Delinquencies	3.40%	-3.75%	-9.30%	-12.43%
Foreclosure	0.46%	-1.57%	-9.60%	-11.59%
Foreclosure Starts	39,500	17.91%	-21.31%	-14.69%
Seriously Delinquent (90+) or in Foreclosure	1.27%	-2.50%	-14.43%	-15.98%
New Originations (data as of Nov-19)	708K	-13.5%	57.6%	47.4%

	Dec-19	Nov-19	Oct-19	Sep-19	Aug-19	Jul-19	Jun-19	May-19	Apr-19	Mar-19	Feb-19	Jan-19	Dec-18
Delinquencies	3.40%	3.53%	3.39%	3.53%	3.45%	3.46%	3.73%	3.36%	3.47%	3.65%	3.89%	3.75%	3.88%
Foreclosure	0.46%	0.47%	0.48%	0.48%	0.48%	0.49%	0.50%	0.49%	0.50%	0.51%	0.51%	0.51%	0.52%
Foreclosure Starts	39,500	33,500	43,900	39,400	36,200	39,200	40,100	39,000	41,400	39,700	40,400	50,200	46,300
Seriously Delinquent (90+) or in Foreclosure	1.27%	1.30%	1.31%	1.32%	1.33%	1.34%	1.37%	1.37%	1.40%	1.45%	1.47%	1.48%	1.51%
New Originations		708K	819K	763K	757K	720K	658K	679K	598K	518K	417K	380K	450K

TOTAL DELINQUENCIES



NEW ORIGINATIONS

