

NOVEMBER OVERVIEW STATS



CHANGE IN DELINQUENCY RATE

Despite a slight increase, delinquencies remain **19% below last year's level**

Serious delinquencies (90+ days past due) also rose slightly



TOTAL FORECLOSURE STARTS

Starts fell after October's rise from a **nearly 18-year low**

Approximately **45K starts** were initiated



ACTIVE FORECLOSURES

In addition to the monthly decline, activity is **also down 33 percent** from last year

Prepayments have **fallen to a 10-year low**