

	September 2023	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):	3.29%	↑ 3.67%	↑ 4.27%	
Total U.S. foreclosure pre-sale inventory rate:	0.40%	↓ -0.41%	↓ -7.18%	
Total U.S. foreclosure starts:	25,000	↓ -20.45%	↑ 4.81%	
Monthly Prepayment Rate (SMM):	0.45%	↓ -15.51%	↓ -25.74%	
Total U.S. foreclosure sales:	6,400	↓ -7.52%	↓ -6.42%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,749,000	↑ 64,000	↑ 96,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	455,000	↑ 7,000	↓ -132,000	
Number of properties in foreclosure pre-sale inventory:	214,000	↓ -1,000	↓ -13,000	
Number of properties that are 30 or more days past due or in foreclosure:	1,963,000	↑ 64,000	↑ 83,000	

Legend

■ Low ■ High