









	Jan-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>	4.31%	↓ -8.57%	↑ 1.31%	
<b>Total U.S. foreclosure pre-sale inventory rate:</b>	0.66%	↑ 1.84%	↓ -30.35%	
<b>Total U.S. foreclosure starts:</b>	62,300	↑ 40.00%	↓ -11.51%	
<b>Monthly Prepayment Rate (SMM):</b>	0.79%	↓ -14.73%	↓ -16.80%	
<b>Foreclosure Sales as % of 90+:</b>	1.74%	↑ 42.25%	↓ -21.75%	
<b>Number of properties that are 30 or more days past due, but not in foreclosure:</b>	2,202,000	↓ -210,000	↑ 40,000	
<b>Number of properties that are 90 or more days past due, but not in foreclosure:</b>	707,000	↓ -19,000	↑ 43,000	
<b>Number of properties in foreclosure pre-sale inventory:</b>	337,000	↑ 6,000	↓ -144,000	
<b>Number of properties that are 30 or more days past due or in foreclosure:</b>	2,539,000	↓ -204,000	↓ -104,000	