









	Dec-20	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):	6.08%	↓ -3.90%	↑ 78.93%	
Total U.S. foreclosure pre-sale inventory rate:	0.33%	↑ 1.30%	↓ -27.77%	
Total U.S. foreclosure starts:	7,100	↑ 61.36%	↓ -82.03%	
Monthly Prepayment Rate (SMM):	3.15%	↑ 11.73%	↑ 112.17%	
Foreclosure Sales as % of 90+:	0.07%	↑ 5.18%	↓ -95.33%	
Number of properties that are 30 or more days past due, but not in foreclosure:	3,251,000	↓ -130,000	↑ 1,448,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	2,146,000	↓ -47,000	↑ 1,719,000	
Number of properties in foreclosure pre-sale inventory:	178,000	↑ 2,000	↓ -67,000	
Number of properties that are 30 or more days past due or in foreclosure:	3,429,000	↓ -128,000	↑ 1,382,000	