










|   | Dec-21    | 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> | 3.38%     | ↓ -5.88%                | ↓ -44.46%             |  |
| <b>Total U.S. foreclosure pre-sale inventory rate:</b>  | 0.24%     | ↓ -3.80%                | ↓ -27.98%             |  |
| <b>Total U.S. foreclosure starts:</b>   | 4,100     | ↑ 10.81%                | ↓ -42.25%             |  |
| <b>Monthly Prepayment Rate (SMM):</b>   | 1.65%     | ↓ -7.31%                | ↓ -47.60%             |  |
| <b>Foreclosure Sales as % of 90+:</b>   | 0.29%     | ↑ 12.07%                | ↑ 324.16%             |  |
| <b>Number of properties that are 30 or more days past due, but not in foreclosure:</b>            | 1,799,000 | ↓ -107,000              | ↓ -1,452,000          |  |
| <b>Number of properties that are 90 or more days past due, but not in foreclosure:</b>            | 946,000   | ↓ -80,000               | ↓ -1,200,000          |  |
| <b>Number of properties in foreclosure pre-sale inventory:</b>                                    | 128,000   | ↓ -4,000                | ↓ -50,000             |  |
| <b>Number of properties that are 30 or more days past due or in foreclosure:</b>                  | 1,927,000 | ↓ -112,000              | ↓ -1,502,000          |  |