










| | Jan-21 | 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): | 5.85% | ↓ -3.82% | ↑ 81.84% |  |
| Total U.S. foreclosure pre-sale inventory rate: | 0.32% | ↓ -3.92% | ↓ -30.89% |  |
| Total U.S. foreclosure starts: | 5,900 | ↓ -16.90% | ↓ -86.21% |  |
| Monthly Prepayment Rate (SMM): | 2.63% | ↓ -16.54% | ↑ 109.12% |  |
| Foreclosure Sales as % of 90+: | 0.08% | ↑ 18.84% | ↓ -95.43% |  |
| Number of properties that are 30 or more days past due, but not in foreclosure: | 3,130,000 | ↓ -121,000 | ↑ 1,425,000 |  |
| Number of properties that are 90 or more days past due, but not in foreclosure: | 2,090,000 | ↓ -56,000 | ↑ 1,671,000 |  |
| Number of properties in foreclosure pre-sale inventory: | 171,000 | ↓ -7,000 | ↓ -75,000 |  |
| Number of properties that are 30 or more days past due or in foreclosure: | 3,301,000 | ↓ -128,000 | ↑ 1,350,000 |  |