









	Jan-22	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):	3.30%	↓ -2.37%	↓ -43.62%	
Total U.S. foreclosure pre-sale inventory rate:	0.28%	↑ 16.48%	↓ -12.69%	
Total U.S. foreclosure starts:	32,900	↑ 702.44%	↑ 457.63%	
Monthly Prepayment Rate (SMM):	1.26%	↓ -23.85%	↓ -52.19%	
Foreclosure Sales as % of 90+:	0.36%	↑ 21.02%	↑ 331.92%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,758,000	↓ -41,000	↓ -1,372,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	859,000	↓ -87,000	↓ -1,231,000	
Number of properties in foreclosure pre-sale inventory:	149,000	↑ 21,000	↓ -22,000	
Number of properties that are 30 or more days past due or in foreclosure:	1,907,000	↓ -20,000	↓ -1,394,000	