

	Oct-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):	2.91%	↑ 4.45%	↓ -22.32%	
Total U.S. foreclosure pre-sale inventory rate:	0.35%	↑ 0.42%	↑ 33.22%	
Total U.S. foreclosure starts:	19,600	↑ 6.52%	↑ 390.00%	
Monthly Prepayment Rate (SMM):	0.48%	↓ -16.48%	↓ -75.47%	
Foreclosure Sales as % of 90+:	0.59%	↓ -1.47%	↑ 117.07%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,557,000	↑ 66,000	↓ -429,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	551,000	↓ -7,000	↓ -555,000	
Number of properties in foreclosure pre-sale inventory:	186,000	↑ 1,000	↑ 48,000	
Number of properties that are 30 or more days past due or in foreclosure:	1,743,000	↑ 66,000	↓ -382,000	