

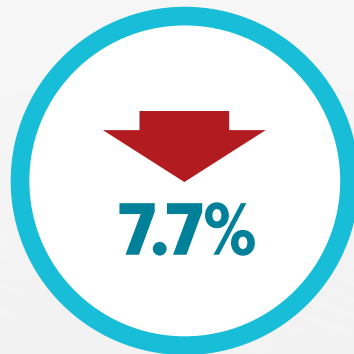
AUGUST OVERVIEW STATS



CHANGE IN DELINQUENCY RATE

Growth of the active mortgage population offset **a minor uptick (+6K) in delinquencies**

As a result, the national delinquency rate **declined slightly to 3.45%**



FORECLOSURE STARTS

At just 36.2K for the month, foreclosure starts hit an **18-year low**

The number of starts was **down more than 23%** from last August



PREPAYMENT RATE

August prepayment activity marked a **near three-year high**

The repayment rate is now **2.5X the 18-year low** hit back in January