

DECEMBER OVERVIEW STATS



CHANGE IN DELINQUENCY RATE

December saw a **more than 12% year-over-year decline** in the national delinquency rate

At 3.4%, 2019 ended with the delinquency rate **within 0.04% of the record low** set back in May



FORECLOSURE RATE

December marked a **new 14-year low** and the lowest foreclosure rate on record outside the final five months of 2005

At 0.46%, the national foreclosure rate is **down almost 12% year-over-year**



PREPAYMENT RATE

Prepayment activity **ticked up slightly** after a 19% drop in November

Even with the flattening effect levelling interest rates have had on refi activity, **prepayments are still up 126%** from this time last year