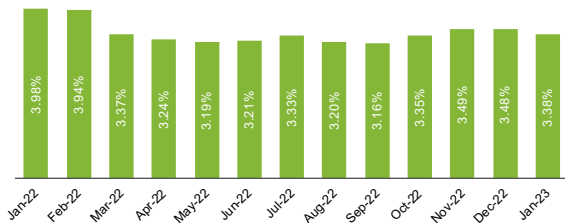


	Jan-23	Monthly Change	YTD Change	Yearly Change
Delinquencies	3.38%	-2.92%	0.00%	-15.05%
Foreclosure	0.45%	2.42%	0.00%	23.31%
Foreclosure Starts	32,500	15.25%	0.00%	-17.30%
Seriously Delinquent (90+) or in Foreclosure	1.56%	0.17%	0.00%	-34.09%
New Originations (data as of Dec-22)	333K	-2.9%	0.0%	-64.3%

	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22
Delinquencies	3.38%	3.48%	3.49%	3.35%	3.16%	3.20%	3.33%	3.21%	3.19%	3.24%	3.37%	3.94%	3.98%
Foreclosure	0.45%	0.44%	0.44%	0.43%	0.43%	0.44%	0.43%	0.44%	0.43%	0.42%	0.40%	0.40%	0.37%
Foreclosure Starts	32,500	28,200	27,300	24,900	24,200	28,800	22,900	31,500	26,500	36,600	34,100	30,800	39,300
Seriously Delinquent (90+) or in Foreclosure	1.56%	1.55%	1.55%	1.55%	1.56%	1.58%	1.63%	1.68%	1.74%	1.87%	2.02%	2.22%	2.36%
New Originations		333K	343K	403K	470K	537K	514K	616K	634K	694K	795K	691K	736K

## TOTAL DELINQUENCIES



## NEW ORIGINATIONS

