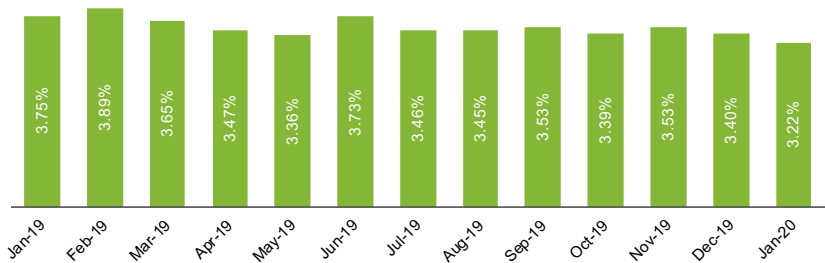


	Jan-20	Monthly Change	YTD Change	Yearly Change
Delinquencies	3.22%	-5.37%	0.00%	-14.17%
Foreclosure	0.46%	0.41%	0.00%	-9.24%
Foreclosure Starts	42,800	8.35%	0.00%	-14.74%
Seriously Delinquent (90+) or in Foreclosure	1.25%	-1.11%	0.00%	-15.38%
New Originations (data as of Dec-19)	763K	8.0%	0.0%	69.2%

	Jan-20	Dec-19	Nov-19	Oct-19	Sep-19	Aug-19	Jul-19	Jun-19	May-19	Apr-19	Mar-19	Feb-19	Jan-19
Delinquencies	3.22%	3.40%	3.53%	3.39%	3.53%	3.45%	3.46%	3.73%	3.36%	3.47%	3.65%	3.89%	3.75%
Foreclosure	0.46%	0.46%	0.47%	0.48%	0.48%	0.48%	0.49%	0.50%	0.49%	0.50%	0.51%	0.51%	0.51%
Foreclosure Starts	42,800	39,500	33,500	43,900	39,400	36,200	39,200	40,100	39,000	41,400	39,700	40,400	50,200
Seriously Delinquent (90+) or in Foreclosure	1.25%	1.27%	1.30%	1.31%	1.32%	1.33%	1.34%	1.37%	1.37%	1.40%	1.45%	1.47%	1.48%
New Originations		763K	706K	824K	765K	760K	722K	660K	681K	600K	519K	418K	384K

TOTAL DELINQUENCIES



NEW ORIGINATIONS

