

JULY OVERVIEW STATS



CHANGE IN DELINQUENCY RATE

At 3.6%, July's delinquency rate was the **lowest in 12 years**

Cures of mortgages past due as a result of last year's hurricanes helped drive the decline



TOTAL FORECLOSURE STARTS

While it seems large, July's spike in foreclosure starts is **coming off a 17-year low** in July

Starts were still down **9.4% from last year**



ACTIVE FORECLOSURES

Increased starts and fewer completions resulted in a slight uptick in the number of loans in active foreclosure

July's increase was just the **second monthly rise in 3 years**