

OCTOBER OVERVIEW STATS



CHANGE IN DELINQUENCY RATE

Delinquencies **rebounded strongly** from last month's spike

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165K fewer loans were past due in October



TOTAL FORECLOSURE STARTS

Starts rose, coming off September's **nearly 18-year low**

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Less than 51K starts were initiated



ACTIVE FORECLOSURES

Active foreclosure inventory is **down 24%** from last year

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267K loans remain in active foreclosure