

SEPTEMBER OVERVIEW STATS



CHANGE IN DELINQUENCY RATE

September saw a **slight seasonal uptick** in delinquencies

Regardless, the national delinquency rate was **down 11% from this time last year**



FORECLOSURE RATE

The number of **loans in active foreclosure fell by 16K** from last September

Total active foreclosure inventory is now at its **lowest level since late 2005**



PREPAYMENT RATE

Prepayment activity rose **despite the typical seasonal slowdown** in home sale-related prepays

Prepays are now **up 121% from this time last year**