

SEPTEMBER OVERVIEW STATS



CHANGE IN DELINQUENCY RATE

Early-stage delinquencies continue to show **strong performance**

The level of all delinquencies less than 90 days past due has now returned **to pre-pandemic levels**



SERIOUS DELINQUENCIES

Serious delinquencies improved **for the first time since the start of the COVID-19 pandemic**

More than 2.3M homeowners – **5x times the number entering 2020** – remain 90 or more days past due, but not in foreclosure



PREPAYMENT RATE

Prepayment activity jumped **above 3% for the first time in more than 16 years**

Month-over-month, we saw a **12.70% increase** in the monthly prepayment rate