

	September 2024	Month-over-month change	Year-over-year change	12-month trend
Total U.S. loan delinquency rate (loans 30 or more days past due, but not in foreclosure):	3.48%	↑ 4.30%	↑ 5.74%	
Total U.S. foreclosure pre-sale inventory rate:	0.35%	↑ 0.33%	↓ -13.94%	
Total U.S. foreclosure starts:	26,000	↓ -5.40%	↑ 2.02%	
Monthly Prepayment Rate (SMM):	0.64%	↑ 2.54%	↑ 43.20%	
Total U.S. foreclosure sales:	5,300	↓ -6.69%	↓ -17.35%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,880,000	↑ 79,000	↑ 132,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	476,000	↑ 26,000	↑ 21,000	
Number of properties in foreclosure pre-sale inventory:	188,000	↑ 1,000	↓ -27,000	
Number of properties that are 30 or more days past due or in foreclosure:	2,068,000	↑ 80,000	↑ 105,000	

**Legend**

■ Low ■ High