



	Oct-18	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):	3.64%	↓ -8.19%	↓ -17.93%	
Total U.S. foreclosure pre-sale inventory rate:	0.52%	↓ -0.54%	↓ -24.24%	
Total U.S. foreclosure starts:	50,600	↑ 26.50%	↑ 0.80%	
Monthly Prepayment Rate (SMM):	0.80%	↑ 13.59%	↓ -28.67%	
Foreclosure Sales as % of 90+:	1.95%	↑ 27.74%	↑ 15.32%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,884,000	↓ -165,000	↓ -378,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	499,000	↓ -14,000	↓ -90,000	
Number of properties in foreclosure pre-sale inventory:	267,000	↓ -1,000	↓ -81,000	
Number of properties that are 30 or more days past due or in foreclosure:	2,152,000	↓ -165,000	↓ -458,000	