



	Dec-19	Month-over-month change	Year-over-year change	12 Month Trend
<b>Total U.S. loan delinquency rate (loans 30 or more days past due, but not in foreclosure):</b>	3.40%	↓ -3.75%	↓ -12.43%	
<b>Total U.S. foreclosure pre-sale inventory rate:</b>	0.46%	↓ -1.57%	↓ -11.59%	
<b>Total U.S. foreclosure starts:</b>	39,500	↑ 17.91%	↓ -14.69%	
<b>Monthly Prepayment Rate (SMM):</b>	1.48%	↑ 1.43%	↑ 125.99%	
<b>Foreclosure Sales as % of 90+:</b>	1.48%	↓ -4.47%	↑ 7.70%	
<b>Number of properties that are 30 or more days past due, but not in foreclosure:</b>	1,803,000	↓ -65,000	↓ -210,000	
<b>Number of properties that are 90 or more days past due, but not in foreclosure:</b>	427,000	↓ -12,000	↓ -84,000	
<b>Number of properties in foreclosure pre-sale inventory:</b>	245,000	↓ -3,000	↓ -26,000	
<b>Number of properties that are 30 or more days past due or in foreclosure:</b>	2,047,000	↓ -69,000	↓ -236,000	