



	May-20	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>	7.76%	↑ 20.43%	↑ 130.78%	
<b>Total U.S. foreclosure pre-sale inventory rate:</b>	0.38%	↓ -5.80%	↓ -22.70%	
<b>Total U.S. foreclosure starts:</b>	5,100	↓ -31.08%	↓ -86.92%	
<b>Monthly Prepayment Rate (SMM):</b>	2.29%	↓ -1.78%	↑ 86.39%	
<b>Foreclosure Sales as % of 90+:</b>	0.09%	↓ -19.57%	↓ -95.09%	
<b>Number of properties that are 30 or more days past due, but not in foreclosure:</b>	4,123,000	↑ 723,000	↑ 2,363,000	
<b>Number of properties that are 90 or more days past due, but not in foreclosure:</b>	631,000	↑ 169,000	↑ 170,000	
<b>Number of properties in foreclosure pre-sale inventory:</b>	200,000	↓ -11,000	↓ -55,000	
<b>Number of properties that are 30 or more days past due or in foreclosure:</b>	4,324,000	↑ 712,000	↑ 2,309,000	