

	April 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):	3.09%	↓ -3.28%	↓ -6.63%	
Total U.S. foreclosure pre-sale inventory rate:	0.37%	↓ -3.31%	↓ -16.42%	
Total U.S. foreclosure starts:	26,000	↓ -0.83%	↑ 4.01%	
Monthly Prepayment Rate (SMM):	0.52%	↑ 8.39%	↑ 18.83%	
Total U.S. foreclosure sales:	5,900	↑ 1.55%	↓ -7.87%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,658,000	↓ -53,000	↓ -88,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	417,000	↓ -17,000	↓ -84,000	
Number of properties in foreclosure pre-sale inventory:	199,000	↓ -6,000	↓ -35,000	
Number of properties that are 30 or more days past due or in foreclosure:	1,857,000	↓ -59,000	↓ -123,000	

Legend

■ Low ■ High

Top 5 states by non-current percentage

	Non-curr % 2000-current	April 2024	Year-over-year change	● Peak	● Date of peak	● Low	● Date of low
Mississippi		7.48%	-1.74%	23.63%	Oct-05	5.24%	Mar-00
Louisiana		7.24%	0.08%	30.69%	Oct-05	5.70%	Mar-00
Alabama		5.38%	-5.63%	14.37%	Jan-10	5.13%	Mar-23
West Virginia		4.81%	-6.52%	14.87%	Jan-10	4.55%	Mar-23
Arkansas		4.79%	-0.83%	12.61%	Sep-12	3.67%	Mar-00

Bottom 5 states by non-current percentage

	Non-curr % 2000-current	April 2024	Year-over-year change	● Peak	● Date of peak	● Low	● Date of low
Oregon		2.02%	-8.86%	9.26%	Feb-10	2.02%	Apr-24
Montana		1.94%	-11.45%	7.59%	Feb-10	1.94%	Apr-24
Idaho		1.92%	-10.96%	10.55%	Jan-10	1.76%	May-22
Washington		1.89%	-7.40%	9.68%	Jan-12	1.83%	Mar-23
Colorado		1.80%	-10.48%	8.64%	Feb-10	1.80%	Mar-23

Top 5 states by 90+ days delinquent percentage

	90+ delinquency % 2000-current	April 2024	Year-over-year change	● Peak	● Date of peak	● Low	● Date of low
Mississippi		1.92%	-13.93%	10.43%	Dec-05	1.09%	May-00
Louisiana		1.71%	-10.03%	13.54%	Dec-05	1.09%	May-00
Alabama		1.42%	-10.83%	5.64%	Jan-10	1.42%	Apr-24
Arkansas		1.21%	-13.47%	5.09%	Feb-21	0.80%	Mar-00
Georgia		1.10%	-13.39%	7.15%	Jan-10	1.10%	Apr-24

Top 5 states by 12-month change in non-current percentage

	Non-curr % 2000-current	Change in non-curr %	April 2024	● Peak	● Date of peak	● Low	● Date of low
New Hampshire		-16.06%	2.57%	11.07%	Feb-10	2.36%	Mar-00
Alaska		-14.35%	2.79%	9.66%	May-20	2.22%	Oct-03
Rhode Island		-13.46%	3.38%	15.78%	Jan-10	2.61%	Jun-05
Massachusetts		-13.36%	2.69%	12.25%	Jan-10	2.60%	Apr-04
New York		-13.03%	3.91%	13.98%	Dec-12	3.73%	Mar-06

Bottom 5 states by 12-month change in non-current percentage

	Non-curr % 2000-current	Change in non-curr %	April 2024	● Peak	● Date of peak	● Low	● Date of low
South Dakota		0.37%	2.81%	5.49%	Feb-10	1.71%	Mar-00
Louisiana		0.08%	7.24%	30.69%	Oct-05	5.70%	Mar-00
Arizona		-0.12%	2.72%	17.22%	Jan-10	2.06%	Mar-06
Arkansas		-0.83%	4.79%	12.61%	Sep-12	3.67%	Mar-00
Tennessee		-1.56%	3.52%	13.87%	Jan-10	3.17%	Mar-23