










	January 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):	3.38%	↓	-5.48%	↓	-0.06%	
Total U.S. foreclosure pre-sale inventory rate:	0.41%	↑	3.41%	↓	-9.35%	
Total U.S. foreclosure starts:	34,000	↑	43.25%	↑	5.08%	
Monthly Prepayment Rate (SMM):	0.39%	↑	1.40%	↑	20.02%	
Total U.S. foreclosure sales:	6,600	↑	23.39%	↓	-4.70%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,803,000	↓	-106,000	↑	28,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	470,000	↓	-5,000	↓	-109,000	
Number of properties in foreclosure pre-sale inventory:	219,000	↑	7,000	↓	-19,000	
Number of properties that are 30 or more days past due or in foreclosure:	2,022,000	↓	-98,000	↑	9,000	

Legend

■ Low ■ High