

	May 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):	3.04%	↓ -1.55%	↓ -1.94%	
Total U.S. foreclosure pre-sale inventory rate:	0.36%	↓ -3.83%	↓ -17.95%	
Total U.S. foreclosure starts:	24,000	↓ -6.47%	↓ -4.77%	
Monthly Prepayment Rate (SMM):	0.58%	↑ 10.45%	↑ 6.60%	
Total U.S. foreclosure sales:	6,300	↑ 6.26%	↓ -7.21%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,634,000	↓ -24,000	↓ -5,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	410,000	↓ -8,000	↓ -74,000	
Number of properties in foreclosure pre-sale inventory:	191,000	↓ -7,000	↓ -38,000	
Number of properties that are 30 or more days past due or in foreclosure:	1,825,000	↓ -31,000	↓ -43,000	

**Legend**

■ Low ■ High