






	November 2023		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):	3.39%	↑	3.95%	↓	-2.88%	
Total U.S. foreclosure pre-sale inventory rate:	0.41%	↓	-0.40%	↓	-8.18%	
Total U.S. foreclosure starts:	29,000	↓	-12.19%	↑	6.70%	
Monthly Prepayment Rate (SMM):	0.37%	↓	-14.13%	↓	-11.08%	
Total U.S. foreclosure sales:	6,500	↑	0.70%	↑	3.81%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,804,000	↑	70,000	↓	-24,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	459,000	↑	12,000	↓	-123,000	
Number of properties in foreclosure pre-sale inventory:	216,000	↓	-1,000	↓	-16,000	
Number of properties that are 30 or more days past due or in foreclosure:	2,020,000	↑	69,000	↓	-39,000	






Legend

Low High

Top 5 states by non-current percentage

	Non-curr % 2000-current	November 2023	Year-over-year change	● Peak	● Date of peak	● Low	● Date of low
Mississippi		8.11%	1.57%	23.63%	Oct-05	5.24%	Mar-00
Louisiana		7.75%	6.55%	30.69%	Oct-05	5.70%	Mar-00
Alabama		5.78%	0.46%	14.37%	Jan-10	5.13%	Mar-23
Indiana		5.24%	-1.18%	15.76%	Jan-10	4.44%	Mar-23
Arkansas		5.18%	-1.11%	12.61%	Sep-12	3.67%	Mar-00

Bottom 5 states by non-current percentage

	Non-curr % 2000-current	November 2023	Year-over-year change	● Peak	● Date of peak	● Low	● Date of low
California		2.24%	-2.64%	16.09%	Feb-10	1.53%	Dec-04
Idaho		2.16%	7.26%	10.55%	Jan-10	1.76%	May-22
Washington		2.07%	-0.40%	9.68%	Jan-12	1.83%	Mar-23
Montana		2.06%	-8.42%	7.59%	Feb-10	1.95%	Mar-23
Colorado		1.99%	-4.01%	8.64%	Feb-10	1.80%	Mar-23