



	Jan-24	Monthly change	YTD change	Yearly change
Delinquencies	3.38%	-5.48%	-7.68%	-2.80%
Foreclosure	0.41%	3.41%	-6.41%	-3.63%
Foreclosure Starts	34,200	43.25%	-13.85%	-11.11%
Seriously Delinquent (90+) or in Foreclosure	1.29%	0.43%	-15.57%	-21.87%
New Originations (data as of Dec-23)	304K	-1.5%	27.4%	-32.5%

	Jan-24	Dec-23	Nov-23	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23
Delinquencies	3.38%	3.57%	3.39%	3.26%	3.29%	3.17%	3.21%	3.12%	3.10%	3.31%	2.92%	3.45%	3.38%
Foreclosure	0.41%	0.40%	0.41%	0.41%	0.40%	0.41%	0.42%	0.42%	0.43%	0.44%	0.46%	0.46%	0.45%
Foreclosure Starts	34,200	23,900	29,100	33,100	25,400	31,900	26,300	28,000	25,400	24,800	32,200	29,500	32,500
Seriously Delinquent (90+) or in Foreclosure	1.29%	1.29%	1.27%	1.25%	1.26%	1.25%	1.30%	1.31%	1.35%	1.40%	1.43%	1.53%	1.56%
New Originations		304K	309K	347K	359K	418K	382K	440K	423K	358K	392K	289K	263K