	Apr-23	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):	3.31%	Û	13.32%	⇧	2.11%	111111111111111
Total U.S. foreclosure pre-sale inventory rate:	0.44%	Φ	-2.60%	⇧	4.90%	••••••••
Total U.S. foreclosure starts:	25,000	Φ	-22.81%	1	-32.16%	
Monthly Prepayment Rate (SMM):	0.44%	Φ	-12.56%	1	-58.63%	•========
Total U.S. foreclosure sales:	6,400	Φ	-13.99%	⇧	14.33%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,746,000	⇧	207,000	⇧	61,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	502,000	Û	-10,000	1	-251,000	•
Number of properties in foreclosure pre-sale inventory:	234,000	Û	-6,000	⇧	14,000	
Number of properties that are 30 or more days past due or in foreclosure:	1,980,000	⇧	201,000	Û	75,000	



Low High

