

	Jun-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):	3.12%	↑	0.55%	↓ -2.80%	
Total U.S. foreclosure pre-sale inventory rate:	0.42%	↓	-2.51%	↓ -3.63%	
Total U.S. foreclosure starts:	28,000	↑	10.31%	↓ -11.25%	
Monthly Prepayment Rate (SMM):	0.57%	↑	4.46%	↓ -32.55%	
Total U.S. foreclosure sales:	6,900	↑	1.45%	↑ 14.04%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,650,000	↑	11,000	↓ -24,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	471,000	↓	-13,000	↓ -177,000	
Number of properties in foreclosure pre-sale inventory:	224,000	↓	-5,000	↓ -5,000	
Number of properties that are 30 or more days past due or in foreclosure:	1,874,000	↑	6,000	↓ -29,000	

Legend

■ Low
 ■ High