	May-23	Mo	onth-Over-Month Change	Ye	ear-Over-Year Change	12 Month Trend
Total U.S. loan delinquency rate (loans 30 or more days past due, but not in foreclosure):	3.10%	Φ	-6.25%	1	-2.62%	mini <mark>lili</mark> .ir
Total U.S. foreclosure pre-sale inventory rate:	0.43%	1	-2.03%	⇧	2.02%	•
Total U.S. foreclosure starts:	25,400	⇧	2.16%	1	-4.39%	
Monthly Prepayment Rate (SMM):	0.54%	⇧	23.12%	1	-40.11%	
Total U.S. foreclosure sales:	6,800	Û	5.50%	⇧	18.95%	•••
Number of properties that are 30 or more days past due, but not in foreclosure:	1,639,000	Φ	-107,000	1	-20,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	483,000	Φ	-18,000	1	-203,000	•
Number of properties in foreclosure pre-sale inventory:	229,000	1	-4,000	⇧	8,000	
Number of properties that are 30 or more days past due or in foreclosure:	1,868,000	Û	-112,000	1	-13,000	

## Legend

Low High

