



	October 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):	3.26%	↓ -0.99%	↓ -2.81%	
Total U.S. foreclosure pre-sale inventory rate:	0.41%	↑ 1.17%	↓ -6.13%	
Total U.S. foreclosure starts:	33,000	↑ 30.43%	↑ 32.85%	
Monthly Prepayment Rate (SMM):	0.43%	↓ -3.41%	↓ -12.78%	
Total U.S. foreclosure sales:	6,400	↑ 0.48%	↑ 0.78%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,734,000	↓ -15,000	↓ -22,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	447,000	↓ -8,000	↓ -135,000	
Number of properties in foreclosure pre-sale inventory:	217,000	↑ 3,000	↓ -11,000	
Number of properties that are 30 or more days past due or in foreclosure:	1,951,000	↓ -12,000	↓ -32,000	

Legend

■ Low ■ High