

	December 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):	3.57%	↑ 5.55%	↑ 2.65%	
Total U.S. foreclosure pre-sale inventory rate:	0.40%	↓ -2.41%	↓ -10.22%	
Total U.S. foreclosure starts:	24,000	↓ -17.93%	↓ -15.46%	
Monthly Prepayment Rate (SMM):	0.39%	↑ 4.89%	↓ -4.68%	
Total U.S. foreclosure sales:	5,400	↓ -17.22%	↓ -11.54%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,908,000	↑ 105,000	↑ 81,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	475,000	↑ 15,000	↓ -108,000	
Number of properties in foreclosure pre-sale inventory:	212,000	↓ -5,000	↓ -20,000	
Number of properties that are 30 or more days past due or in foreclosure:	2,120,000	↑ 100,000	↑ 61,000	

### Legend

Low High