



	November 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):	3.39%	↑ 3.95%	↓ -2.88%	
Total U.S. foreclosure pre-sale inventory rate:	0.41%	↓ -0.40%	↓ -8.18%	
Total U.S. foreclosure starts:	29,000	↓ -12.19%	↑ 6.70%	
Monthly Prepayment Rate (SMM):	0.37%	↓ -14.13%	↓ -11.08%	
Total U.S. foreclosure sales:	6,500	↑ 0.70%	↑ 3.81%	
Number of properties that are 30 or more days past due, but not in foreclosure:	1,804,000	↑ 70,000	↓ -24,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	459,000	↑ 12,000	↓ -123,000	
Number of properties in foreclosure pre-sale inventory:	216,000	↓ -1,000	↓ -16,000	
Number of properties that are 30 or more days past due or in foreclosure:	2,020,000	↑ 69,000	↓ -39,000	

Legend

Low High