











	Aug-14	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):	5.90%	↑ 4.68%	↓ -4.80%	
Total U.S. foreclosure pre-sale inventory rate:	1.80%	↓ -2.80%	↓ -32.39%	
Total U.S. foreclosure starts:	81,600	↓ -10.03%	↓ -24.16%	
Monthly Prepayment Rate (SMM):	0.96%	↓ -8.30%	↓ -31.37%	
Foreclosure Sales as % of 90+:	1.72%	↓ -7.09%	↓ -35.39%	
Number of properties that are 30 or more days past due, but not in foreclosure:	2,995,000	↑ 146,000	↓ -129,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	1,143,000	↑ 7,000	↓ -145,000	
Number of properties in foreclosure pre-sale inventory:	913,000	↓ -22,000	↓ -428,000	
Number of properties that are 30 or more days past due or in foreclosure:	3,908,000	↑ 123,000	↓ -557,000	






Top 5 States by Non-Current %

	Non-Curr % 2005 – Current	Aug-14	Y/Y Change	● Peak	● Date of Peak	● Low	● Date of Low
Mississippi		14.68%	-0.53%	22.85%	Oct-05	11.42%	Mar-07
New Jersey		12.59%	-13.33%	16.82%	Nov-12	3.46%	Mar-06
Louisiana		11.37%	0.37%	30.21%	Oct-05	9.33%	Mar-07
New York		11.10%	-8.77%	13.79%	Dec-12	3.78%	Mar-06
Florida		10.98%	-27.28%	25.48%	Jan-10	3.53%	Mar-06






Bottom 5 States by Non-Current %

	Non-Curr % 2005 – Current	Aug-14	Y/Y Change	● Peak	● Date of Peak	● Low	● Date of Low
Alaska		4.19%	-6.96%	6.70%	Feb-10	2.74%	Oct-05
Montana		4.10%	-8.37%	7.61%	Feb-10	2.53%	Mar-06
Colorado		3.89%	-12.48%	8.64%	Feb-10	3.34%	Mar-06
South Dakota		3.80%	-5.38%	5.64%	Jan-10	2.39%	Mar-06
North Dakota		2.60%	-14.17%	4.91%	Jan-10	2.10%	Mar-06






Top 5 States by Serious Delinquency (90+ Days)

	90+ Delinquency % 2005 – Current	Aug-14	Y/Y Change	● Peak	● Date of Peak	● Low	● Date of Low
Mississippi		5.25%	2.79%	9.90%	Dec-05	3.26%	Sep-05
Alabama		3.68%	-2.47%	5.42%	Jan-10	1.90%	Mar-07
Louisiana		3.49%	5.66%	13.06%	Dec-05	2.26%	Sep-05
Rhode Island		3.49%	-14.66%	6.15%	Feb-10	0.35%	Sep-05
Massachusetts		3.41%	11.41%	4.74%	Jan-10	0.37%	Sep-05

Top 5 States by Improvement in Non-Current % over 6 months

	Non-Curr % 2005 – Current	Change in Non-Curr %	Aug-14	● Peak	● Date of Peak	● Low	● Date of Low
Nevada		-14.83%	8.06%	24.11%	Feb-10	2.36%	Mar-06
Florida		-14.72%	10.98%	25.48%	Jan-10	3.53%	Mar-06
Hawaii		-11.94%	8.24%	13.20%	Feb-10	1.40%	Mar-06
California		-11.34%	4.52%	15.69%	Feb-10	1.73%	Mar-06
Oregon		-10.57%	5.56%	9.37%	Feb-10	2.14%	Mar-06

Top 5 States by Deterioration in Non-Current % over 6 months

	Non-Curr % 2005 – Current	Change in Non-Curr %	Aug-14	● Peak	● Date of Peak	● Low	● Date of Low
West Virginia		6.92%	9.64%	14.16%	Jan-10	5.62%	Mar-06
Mississippi		3.77%	14.68%	22.85%	Oct-05	11.42%	Mar-07
South Dakota		3.04%	3.80%	5.64%	Jan-10	2.39%	Mar-06
Wyoming		2.53%	4.56%	7.10%	Jan-10	2.15%	Mar-06
Alaska		2.48%	4.19%	6.70%	Feb-10	2.74%	Oct-05