









	Dec-16	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):	4.42%	↓ -0.91%	↓ -7.49%	
Total U.S. foreclosure pre-sale inventory rate:	0.95%	↓ -3.29%	↓ -30.53%	
Total U.S. foreclosure starts:	59,700	↓ -1.16%	↓ -23.56%	
Monthly Prepayment Rate (SMM):	1.35%	↓ -5.50%	↑ 19.08%	
Foreclosure Sales as % of 90+:	1.78%	↓ -2.27%	↓ -5.20%	
Number of properties that are 30 or more days past due, but not in foreclosure:	2,248,000	↓ -15,000	↓ -160,000	
Number of properties that are 90 or more days past due, but not in foreclosure:	682,000	↑ 0	↓ -126,000	
Number of properties in foreclosure pre-sale inventory:	483,000	↓ -15,000	↓ -206,000	
Number of properties that are 30 or more days past due or in foreclosure:	2,731,000	↓ -30,000	↓ -366,000	