

LOANS LESS THAN 1 MONTH BEHIND	# of Loans	\$ Amt ¹	% of portfolio at risk ²
Less than 1 month behind	1	\$ 70.68	1.52%
Last month	2	\$422.07	3.03%
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LOANS MORE THAN 1 MONTH BEHIND	# of Loans	\$ Amt ¹	% of portfolio at risk ²
1 month behind	6	\$ 1,349.51	9.09%
2 months behind	2	\$ 1,233.28	3.03%
3 months behind	2	\$ 2,617.73	3.03%
More than 4 months behind	1	\$ 983.00	1.52%
Total	11	\$ 6,183.52	16.67%
Last month	6	\$4,398.83	9.09%
November 2018	8	\$2,641.64	10.53%

¹ Amounts reflect principal balances outstanding and do not include outstanding escrow and late fee balances

² Calculated against the total number of outstanding mortgages

Your "delinquency rate" is the percentage of mortgages that are 30 days or more delinquent.

- Healthy Delinquency rate (not in yellow or red)
- More than 20% overall or 12% at 60 days and more is a **problem (action required)**.
- More than 20% at 60 days and more is a **major problem**.

Delinquency Report Summary as of 11/26/19

