

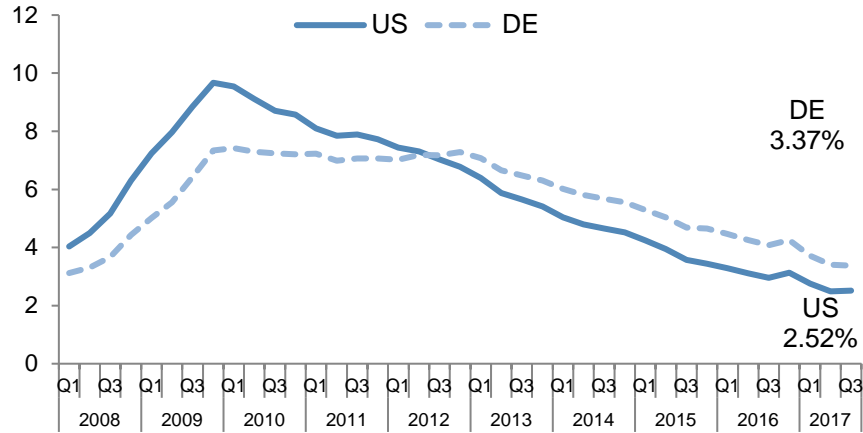
# DELAWARE



## DELINQUENCY AND FORECLOSURE TRENDS - AS OF NOVEMBER 2017

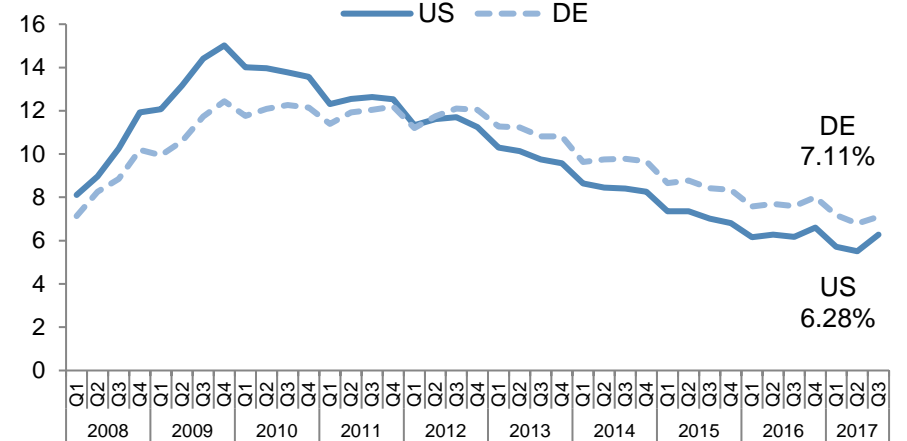
### LOANS SERIOUSLY DELINQUENT (%)

(90+ days past due or in foreclosure) The percent of loans seriously delinquent in Delaware continues to fall, but remains higher than the national figure.



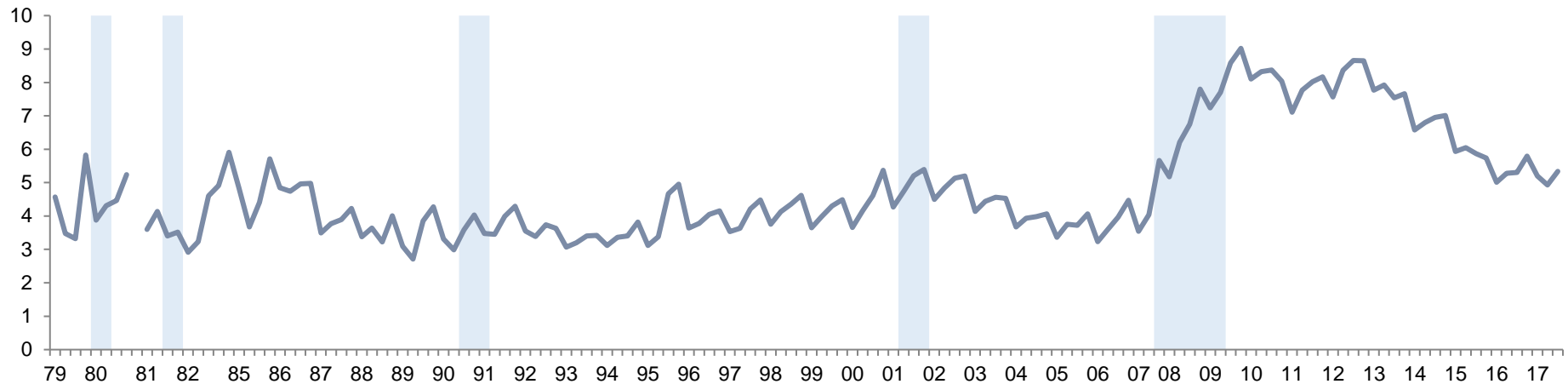
### LOANS PAST DUE OR IN FORECLOSURE (%)

Total loans past due or in foreclosure in Delaware lagged behind the US for many quarters before exceeding the national rate in early 2012.



### LOANS PAST DUE (%), DELAWARE

Though the recession officially ended in June 2009, the percent of loans past due has remained elevated above the historical norm of 4 - 5%.

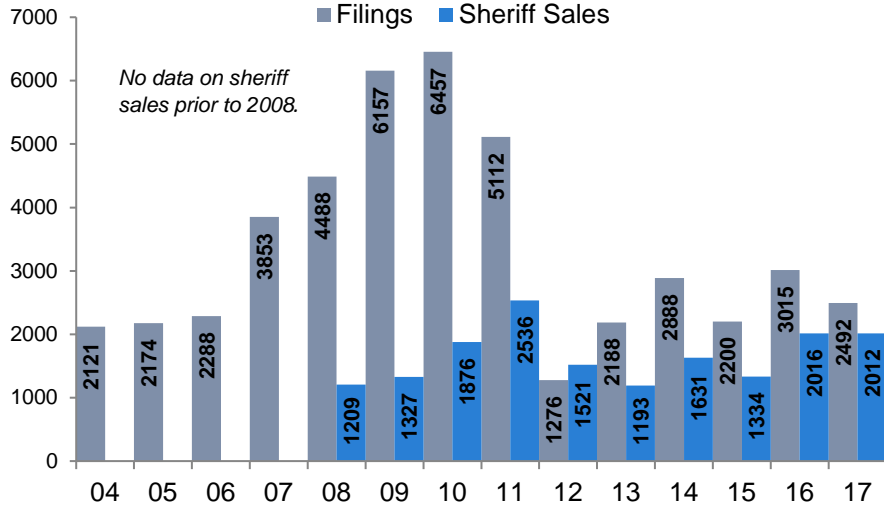


# DELAWARE DELINQUENCY AND FORECLOSURE TRENDS - AS OF NOVEMBER Q3



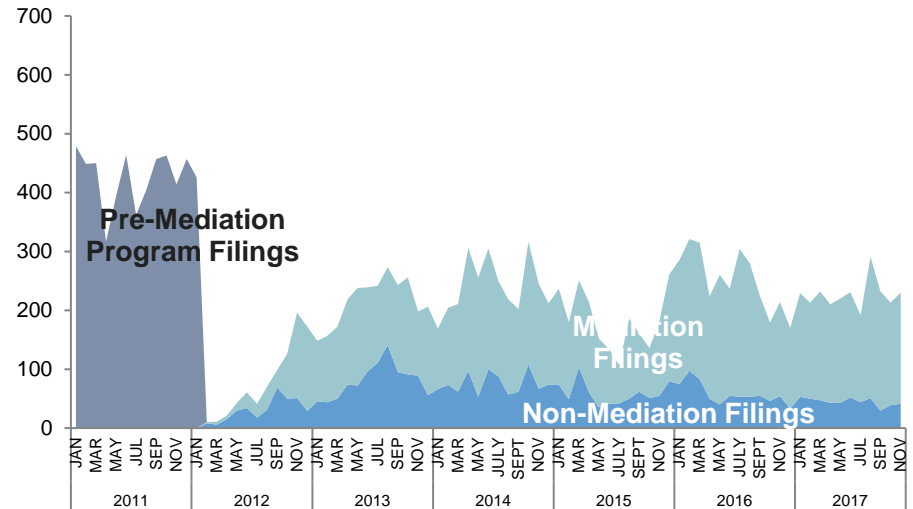
## DELAWARE FORECLOSURE FILINGS AND SHERIFF SALES

Filings dropped dramatically in 2012 as lenders slowed new filings in response to the new mediation program. In 2017, filings are slowing, at about 84% of the 2016 rate, year over year. Sheriff sales are up, at 118% of the 2016 year over year rate, indicating that the courts are clearing the backlog of foreclosures.



## DELAWARE FORECLOSURE FILINGS

In 2017, filings average 222 per month, about half the levels that were typical through 2009 - 2011, and down 12% year over year from 2016. 71% of filings since January 2012 have been subject to the mediation program (owner-occupied homes).



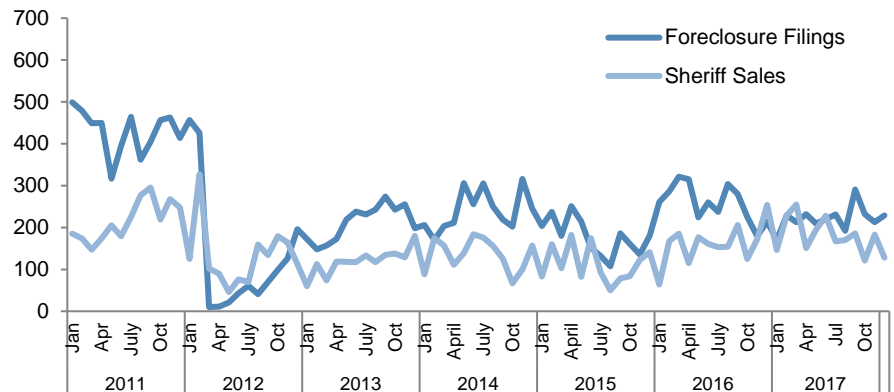
## DELINQUENT LOANS IN DELAWARE (Q3 2017)

Of an estimated total 156,220 loans serviced:

- 5.34% (8,342) total past due
- 1.77% (2,765) in foreclosure inventory (filed, not yet completed)
- 3.37% (5,264) loans seriously delinquent (90+ days past due or in FCL)

## DELAWARE FORECLOSURE FILINGS AND SHERIFF SALES

Sheriff sales and foreclosures peaked in 2011 and 2009, respectively, but with increased foreclosure counseling services they have dropped significantly. Sheriff sales are averaging 180 per month in 2017, up from 168 in 2016. Foreclosures averaged 251 per month in 2016 and have dropped to 222 per month in 2017.



### Source for charts on page 1

Delinquencies: Mortgage Bankers Association, National Delinquency Survey  
Recessions: National Bureau of Economic Research

### Sources for charts on this page

Foreclosure Filings: File and Serve Express, compiled by the Counties, Attorney General's Office, and DSHA  
Sheriff Sales: Counties, Compiled by DSHA