

# Non-performing mortgage loans outstanding pre-CARES: Sizing the problem

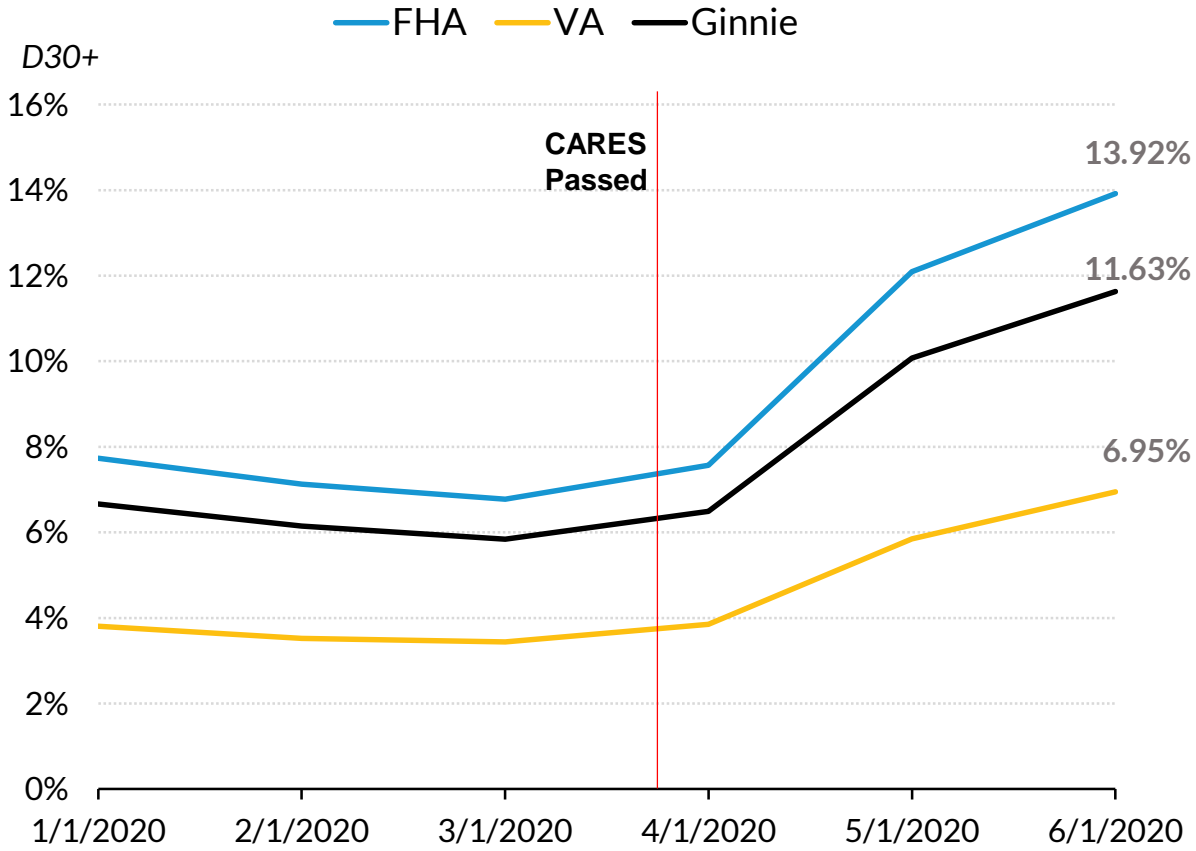
Share and Count of Loans by Non-Performing Category and Channel as of March 2020									
	Foreclosures		D30-59		D60-89		D90+		All
<b>All Loans</b>	0.71%	342,438	2.31%	1,109,300	0.64%	305,761	0.88%	421,646	2,179,146
<b>Conventional</b>	0.55%	201,623	1.73%	630,358	0.47%	171,120	0.69%	251,219	1,254,322
<b>FHA</b>	1.339%	99,662	6.39%	475,533	1.31%	97,488	1.76%	79,253	803,659
<b>VA</b>	0.76%	24,645	2.45%	79,253	0.66%	21,350	0.95%	30,731	155,978

Data: Rates as of March 2020, Loan Count 2018 ACS and 03/2020 eMBS

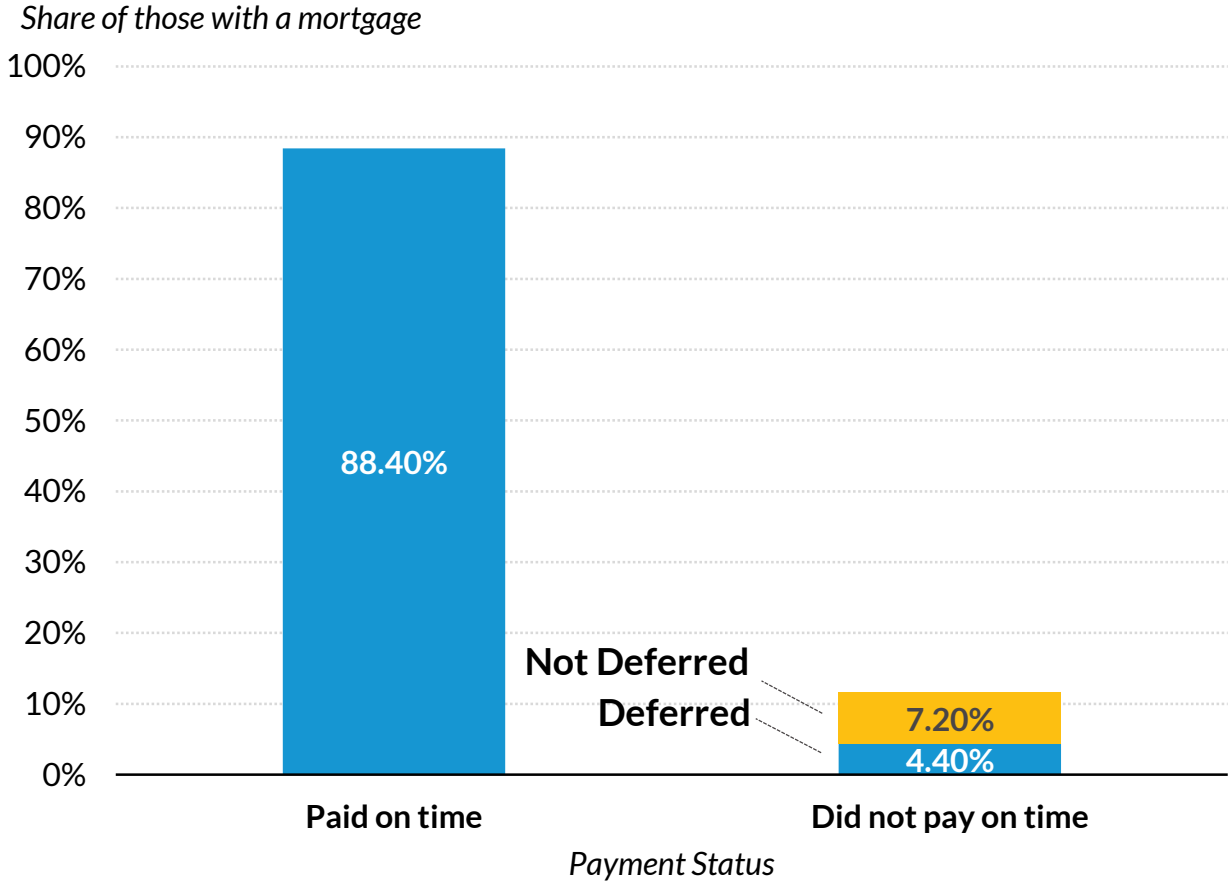
Sources: American Community Survey, MBA, eMBS & Urban Institute

# Delinquencies during COVID-19: still growing

Ginnie Mae delinquent share growth during COVID



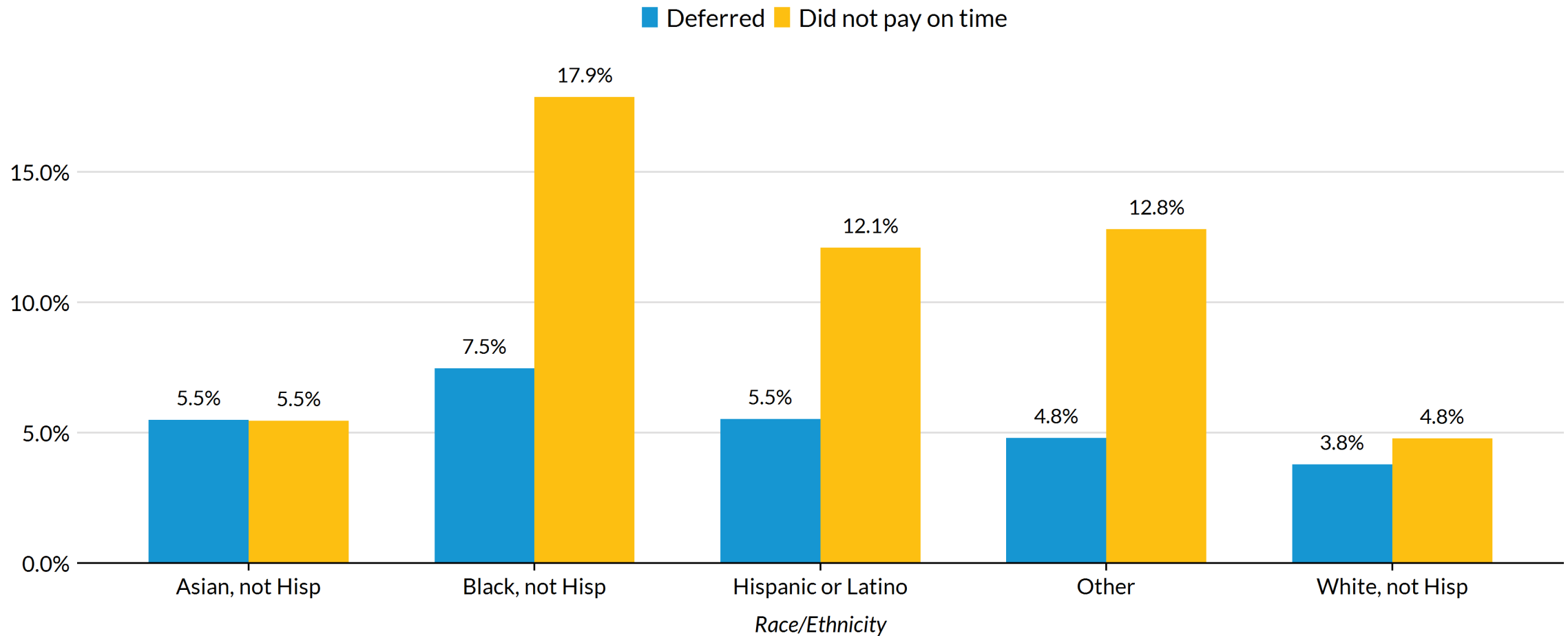
Pulse: Mortgage holders payment status end of May



Data: Left: Date as of 6/1/2020 Right: Date as of 05/26/2020  
 Sources: Left: eMBS Right: Urban calculations using US Census Bureau Household Pulse Survey Data

# Pulse: Non-white borrowers are more likely to report “no” than “deferred” to paying their mortgage on time

Share of mortgage holders who responded “deferred” vs “no” to paying their mortgage on time

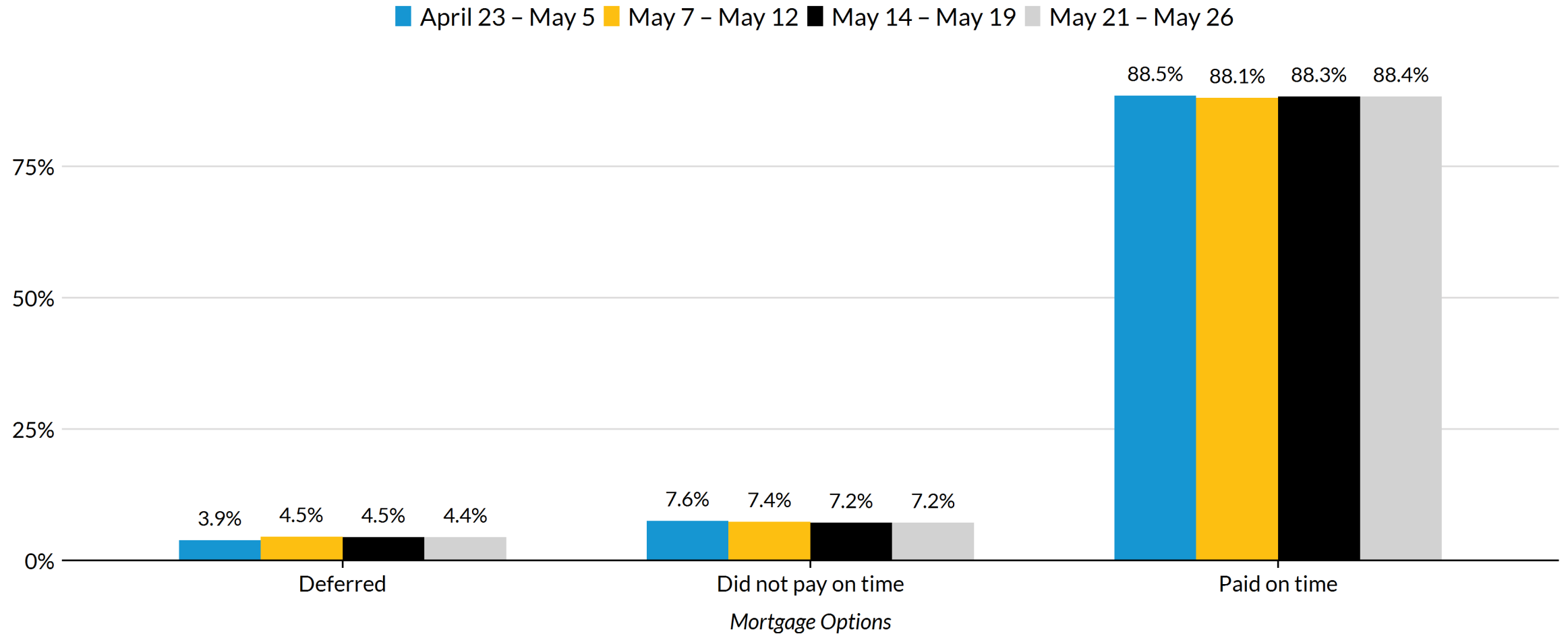


Data: Data as of 05/26/2020

Sources: Urban calculations using US Census Bureau Household Pulse Survey Data

# Pulse: Mortgage payment status responses are consistent over survey weeks

Response to timeliness of mortgage payment, share of all mortgage holders by survey week



Data: Data as of 05/26/2020

Sources: Urban calculations using US Census Bureau Household Pulse Survey Data