

# USA: Delinquency, Foreclosure Hit One in 7.5

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01-13-2010 | Source: Total Securitization

One in every 7.5 homeowners in the U.S. is either delinquent on their loans or in foreclosure, according to **Lender Processing Service**. In its December 2009 [Mortgage](#) Monitor report, Florida-based LPS said total delinquencies, excluding foreclosure, rose to a record 9.97%, an increase of more than 21% from a year earlier. It also found that more than 5% of loans have moved to a more delinquent status, while 1.52% have improved. It did note, however, that the number of [foreclosure](#) starts has continued to decline, thanks to loss mitigation efforts such as the federal government's [Home](#) Affordable Modification Program.

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