

# Figure Caption

The left **Scatterplot of Final Model in Figure 1** is a scatter plot of the selected loan features respectively three predictors used in the final polynomial model. FICO score ranges are colored from red (lowest) to green (highest). Interest Rate is positively correlated with Amount Requested and Loan Length and negatively correlated with FICO score.

The middle plot **Residuals versus Fitted for the linear model with Fico score as a predictor in Figure 2** shows the residuals of interest rate plotted against the fitted values.

The right plot **Residuals versus Fitted for the polynomial model with 4 predictors in Figure 3** demonstrates the improvement, the decline of the residuals versus fitted, in comparison to the middle plot with the one predictor model. It clearly shows that the residuals in the final model are now concentrated around the 0 line. In addition they form a horizontal band around the 0 line (red line) which suggests that the variances of the error terms are equal.