



PredictLanDefraudits

Get Funded!

H2O.ai

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Check Your Interest Rate

How much do you need?

Loan Amount:

5000

Term:

36 months

Employment Length:

10.0

Home Ownership:

RENT

Annual Income:

24000

Status:

verified

Purpose:

credit_card

State:

AZ

DTI:

27.65

Delinquency Incidences:

0

Revolving Line Utility Rate:

83.7

Total Credit Lines:

9

Longest Credit Length:

26

Declined!

Example Model Output

Bad Loan Model

Algorithm: GBM
Model category: Binary

Classification
ntrees: 100
max_depth: 5
learn_rate: 0.05

AUC on valid: .685
max F1: 0.202

Interest Rate Model

Algorithm: GBM
Model category: Regression

ntrees: 100
max_depth: 5
learn_rate: 0.05

MSE: 11.1
R2: 0.424

Predict Loan Defaults

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Check Your Interest Rate

How much do you need?

Loan Amount: Term: Employment Length:

Home Ownership: Annual Income:

Status: Purpose: State:

DTI: Delinquency Incidences:

Revolving Line Utility Rate: Total Credit Lines:

Longest Credit Length:

Declined!