Analysis of Delinquency Trends

A Deep Dive into Carvana Auto Receivables Trust (CVNA) Data

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Abstract

Executive Summary: This whitepaper presents a comprehensive analysis of the delinquency and extension trends observed in the Carvana Auto Receivables Trust (CVNA) datasets. By examining key metrics such as 60+ days delinquency rates, extension counts, and trigger thresholds across various securitized pools, this report identifies significant patterns and potential risk factors. The findings suggest [Insert Key Finding Here].

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1 Introduction

The securitization of auto loans is a critical component of the consumer credit market. This report focuses on the performance of Carvana Auto Receivables Trusts, specifically analyzing the correlation between loan extensions and delinquency triggers.

2 Data and Methodology

The analysis is based on the `tendees.csv` dataset, which includes monthly reporting data for various trusts. The data was preprocessed to correct date formats and deduplicate entries.

3 Results

3.1 Delinquency Trends

We observed varying levels of delinquency across different vintage pools.

4 Conclusion

In conclusion, the data indicates...