

### Summary of data quality plan:

Variable Names	Data Quality Issue	Handling Strategy
ExternalRiskEstimate	Outliers	Do Nothing
MSinceOldestTradeOpen	Negative Value -8 (29 rows)	Replace with median
MSinceMostRecentTradeOpen	Outliers	Do Nothing
AverageMInFile	Outliers	Do Nothing
NumSatisfactoryTrades	Outliers	Do Nothing
NumTrades60Ever2DerogPubRec	Outliers	Do Nothing
NumTrades90Ever2DerogPubRec	Outliers	Do Nothing
PercentTradesNeverDelq	Outliers	Do Nothing
MSinceMostRecentDelq	Negative Value -8 (13 rows)	Replace with median
MSinceMostRecentDelq	Negative Value -7 ( 438 rows)	Replace with 125
MSinceMostRecentDelq	Outliers	Do Nothing
MaxDelq2PublicRecLast12M	Scale	Replace with MaxDelqEver scale
MaxDelq2PublicRecLast12M	Scale	Combine index 7 & 8
MaxDelqEver	Scale	Combine index 7 & 8
NumTotalTrades	Outliers	Do Nothing
NumTradesOpeninLast12M	Outliers	Do Nothing
PercentInstallTrades	Outliers	Do Nothing
MSinceMostRecentInqexcl7days	Negative Value -8 (46 rows)	Replace with median
MSinceMostRecentInqexcl7days	Negative Value -7 (171 rows)	Replace with 36
MSinceMostRecentInqexcl7days	Outliers	Do Nothing
NumInqLast6M	Outliers	Do Nothing
NumInqLast6Mexcl7days	Outliers	Do Nothing
NetFractionRevolvingBurden	Negative Value -8 (12 rows)	Replace with median
NetFractionRevolvingBurden	Outliers	Do Nothing
NetFractionInstallBurden	Negative Value -8 (319 rows)	Replace with Null
NetFractionInstallBurden	Outliers	Do Nothing
NumRevolvingTradesWBalance	Negative Value -8 (10 rows)	Replace with median
NumRevolvingTradesWBalance	Outliers	Do Nothing
NumInstallTradesWBalance	Negative Value -8 (79 rows)	Replace with median
NumInstallTradesWBalance	Outliers	Do Nothing
NumBank2Nat1TradesWHighUtilization	Negative Value -8 (54 rows)	Replace with median
NumBank2Nat1TradesWHighUtilization	Outliers	Do Nothing
PercentTradesWBalance	Negative Value -8 (1 rows)	Replace with median
PercentTradesWBalance	Outliers	Do Nothing