-**Build data Scientist models to analyze the contractors and home owners and see the relationship with the company and determine if they will default in the payment,**

High percentage of default in payment are the ones have low credit score, high loan amount (max loan 50,000dollars), high interest rate and short loan term of 2 years

**-Contractor Fraud Predictions**

  Overcharge for repairs work, didn’t finish the work on time, have same email address or phone numbers and name in different organizations or companies

-**Build data scientist models using past loan applications data that determines the percentage acceptance rate of each applicant to approve or not, for example if the score is low then we won’t approve the application. This will help the company reduce application queue, reduce the time it takes for application to be granted and reduce the risk associated for loans to be granted.**

Low credit score may be 550 and below,  high loan amount may be 45,000 and above

-**Using the application we can predict soft decisions, hard decisions and auto decisions as well.**

-**Build Prediction model using the data to estimate application status and stages in days and how much loan amount will be funded. Based on the model will be able to let the applicants both contractors and homeowners know the timeline of when their application will get approve and the estimate of the amount. This will improve our quality of service.**

-**Build models to provide forecast the total number of applications, approved loans and loan amounts in a time frame like for  next months.**