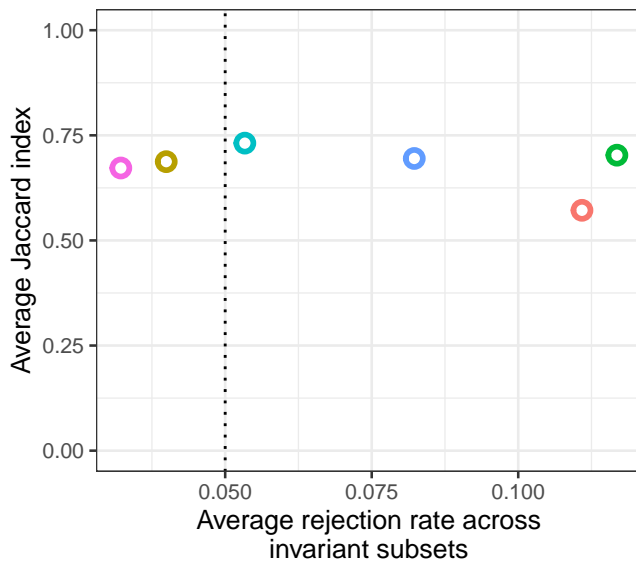
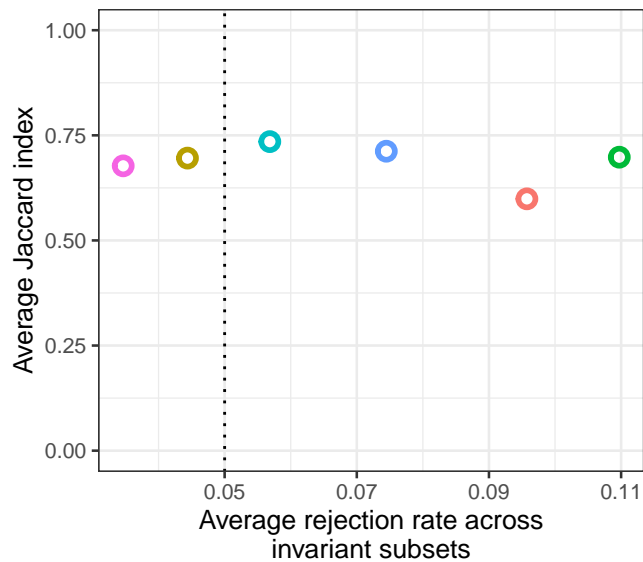


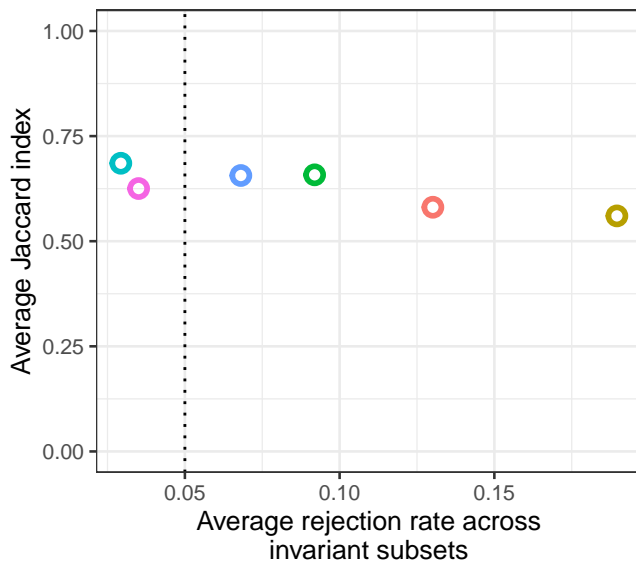
Logistic Regression Model



Probit Regression Model



GAM Logistic Regression Model



Bump Model

