

FAST API

127.0.0.1:8000/docs#/default/predict_rate_predict_post

Loan Interest Rate Prediction API 0.1.0 OAS 3.1

[openapi.json](#)

default

POST /predict Predict Rate

Parameters

Cancel

Reset

No parameters

Request body required

application/json

Edit Value | Schema

```
{  "loan_amt": 15000,  "annual_int": 10000,  "fico_range_low": 600,  "fico_range_high": 700,  "dti": 12.5,  "delinq_2yrs": 1,  "emp_length": 4,  "purpose": "credit card",  "term": "36 months",  "revol_util": 45.6}
```

Execute

Clear

Responses

Curl

```
curl -X 'POST' \  "http://127.0.0.1:8000/predict" \  -H 'accept: application/json' \  -H 'Content-Type: application/json' \  -d '{  "loan_amt": 15000,  "annual_int": 10000,  "fico_range_low": 600,  "fico_range_high": 700,  "dti": 12.5,  "delinq_2yrs": 1,  "emp_length": 4,  "purpose": "credit card",  "term": "36 months",  "revol_util": 45.6}
```

127.0.0.1:8000/docs#/default/predict_rate_predict_post

```
{  "term": "36 months",  "revol_util": 45.6}
```

Request URL

http://127.0.0.1:8000/predict

Server response

Code

Details

200

Response body

```
{  "predicted_interest_rate": 9.5}
```

Response headers

```
content-length: 31  content-type: application/json  date: Fri, 12 Dec 2025 13:15:54 GMT  server: uvicorn
```

Responses

Code	Description	Links
200	Successful Response <div><div>Media type</div><div>application/json</div><div>Controls Accept header</div><div>Example Value Schema</div><div><pre>"string"</pre></div></div>	No links
422	Validation Error <div><div>Media type</div><div>application/json</div><div>Example Value Schema</div><div><pre>{ "detail": [{ "loc": ["string", "age", "type"], "msg": "string", "type": "string" }]}</pre></div></div>	No links

Schemas

HTTPValidationError

Expand all object



Loan Interest Rate Prediction App

Loan Amount

15000

- +

Annual Income

36000

- +

FICO Range Low

680

- +

FICO Range High

700

- +

DTI (Debt-to-Income Ratio)

12.50

- +

Delinquencies (Past 2 years)

1

- +

Employment Length (Years)

4

- +

Loan Purpose (must match dataset values)

credit_card

Term (e.g., '36 months')

36 months

Revolving Utilization (%)

45.60

- +

Predict Interest Rate

Predicted Interest Rate: 8.54%

FLASK

← → ↺ ⓘ 127.0.0.1:5000

Loan Interest Rate Prediction

Loan Amount

Annual Income

FICO Range Low

FICO Range High

DTI

Delinquencies in 2yrs

Employment Length (years)

Purpose

36 months



Revolving Utilization (%)

Predict

Predicted Interest Rate: 8.82%

Loan Interest Predictor

<div>Loan Amount</div> <div>15000</div> <div>Annual Income</div> <div>36000</div> <div>FICO Range Low</div> <div>680</div> <div>FICO Range High</div> <div>700</div> <div>DTI</div> <div>12.5</div> <div>Delinquencies (2yrs)</div> <div>1</div> <div>Employment Length</div> <div>4</div> <div>Purpose</div> <div>credit card</div> <div>Term</div> <div>36 months</div> <div>Revolving Utilization</div> <div>45.6</div>	<div>Predicted Interest Rate (%)</div> <div>8.63</div> <div>Flag</div>
<div>Clear</div>	<div>Submit</div>