

Credit Appraisal Report

Total applications: 200

Approved: 83 | Denied: 117

Top Explanations:

- APP_0001: decision=deny, score=1.000, reason=DTI increased approval likelihood most
- APP_0002: decision=deny, score=0.001, reason=DTI decreased approval likelihood most
- APP_0003: decision=approve, score=1.000, reason=DTI increased approval likelihood most
- APP_0004: decision=deny, score=0.001, reason=income decreased approval likelihood most
- APP_0005: decision=deny, score=0.002, reason=DTI decreased approval likelihood most
- APP_0006: decision=deny, score=0.000, reason=DTI decreased approval likelihood most
- APP_0007: decision=deny, score=0.000, reason=DTI decreased approval likelihood most
- APP_0008: decision=approve, score=1.000, reason=credit_score increased approval likelihood most
- APP_0009: decision=deny, score=0.002, reason=income decreased approval likelihood most
- APP_0010: decision=deny, score=0.000, reason=LTV decreased approval likelihood most