

# Credit Appraisal Report

Total applications: 200

Approved: 0 | Denied: 200

## Top Explanations:

- APP\_0001: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=credit\_score < 400; DTI > 0.45; model\_score < 0.5
- APP\_0002: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=model\_score < 0.5
- APP\_0003: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=model\_score < 0.5
- APP\_0004: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=model\_score < 0.5
- APP\_0005: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=credit\_score < 400; DTI > 0.45; LTV > 0.8; model\_score < 0.5
- APP\_0006: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=credit\_score < 400; model\_score < 0.5
- APP\_0007: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=credit\_score < 400; model\_score < 0.5
- APP\_0008: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=model\_score < 0.5
- APP\_0009: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=credit\_score < 400; DTI > 0.45; model\_score < 0.5
- APP\_0010: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=LTV > 0.8; model\_score < 0.5