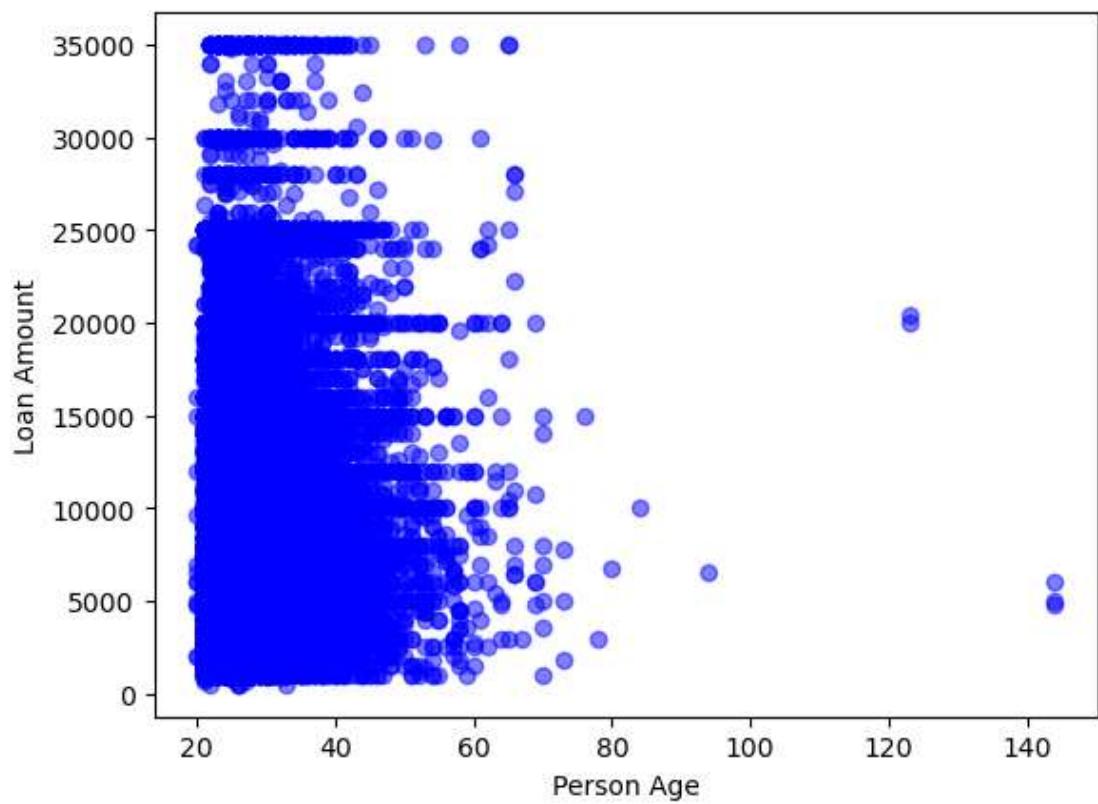
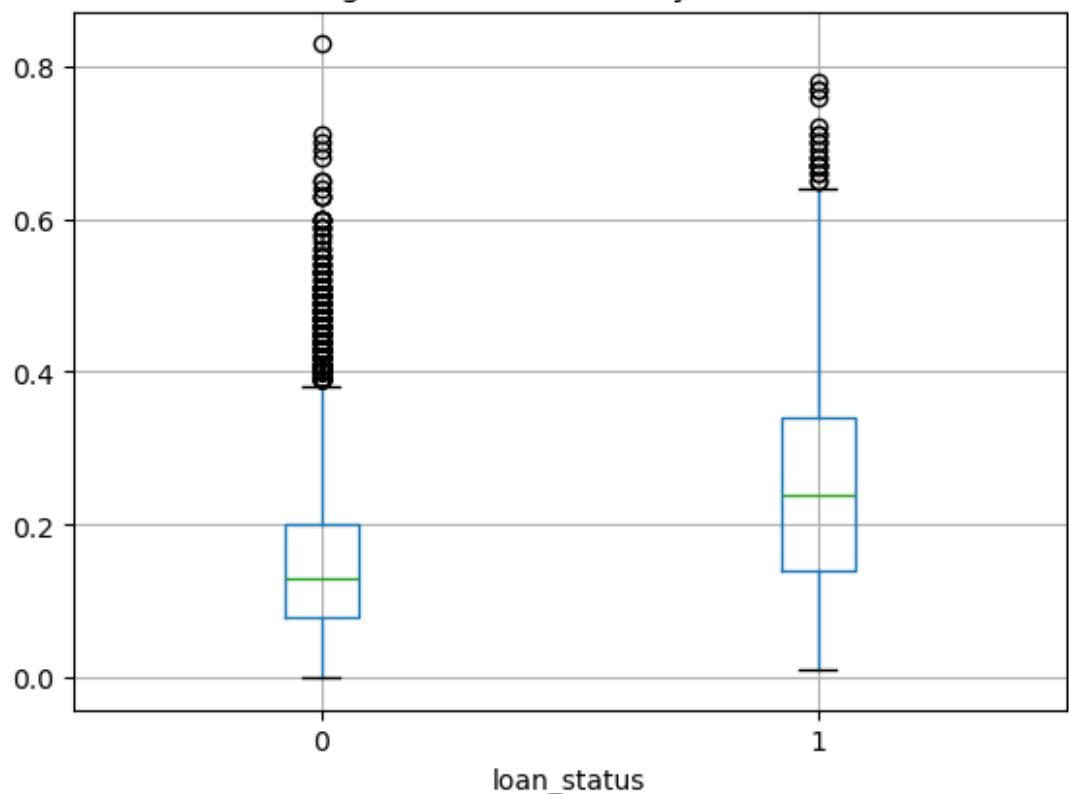
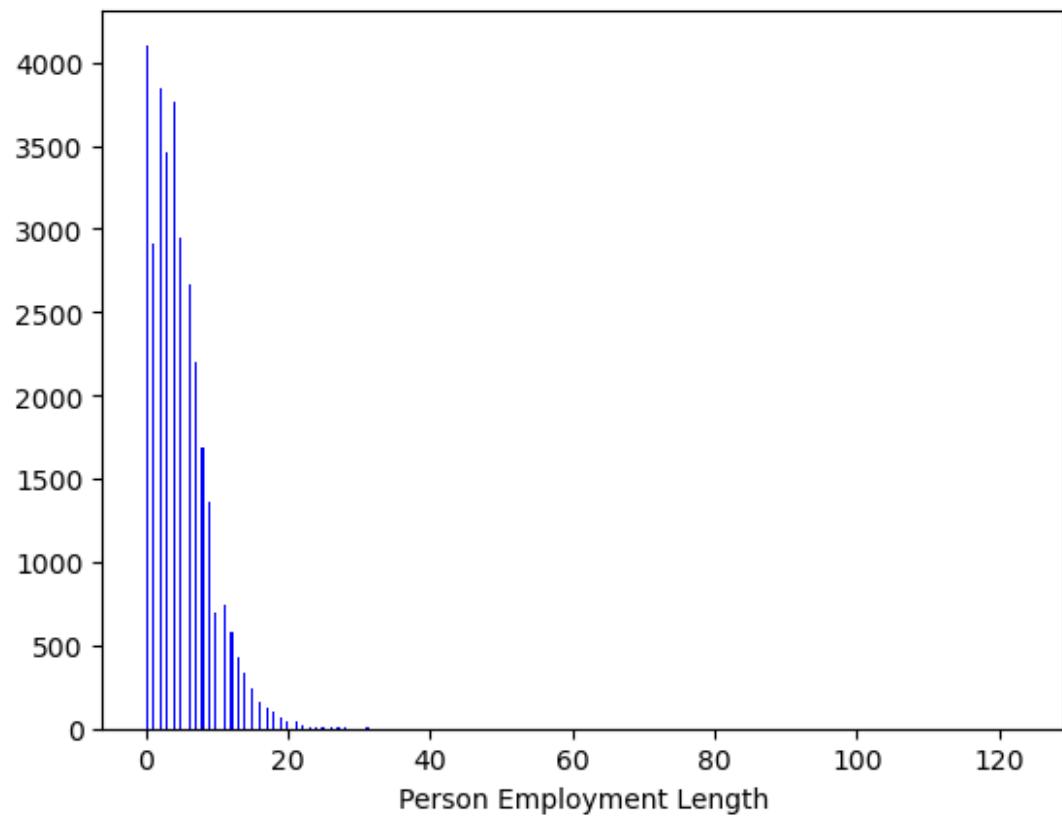
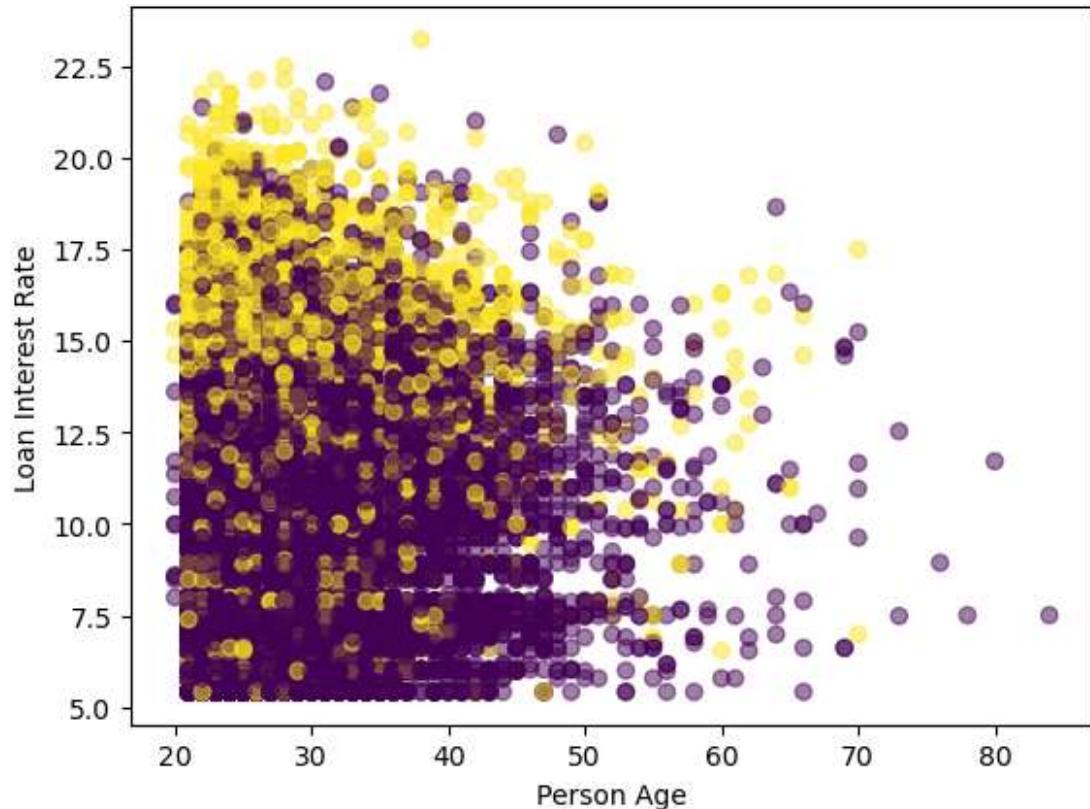
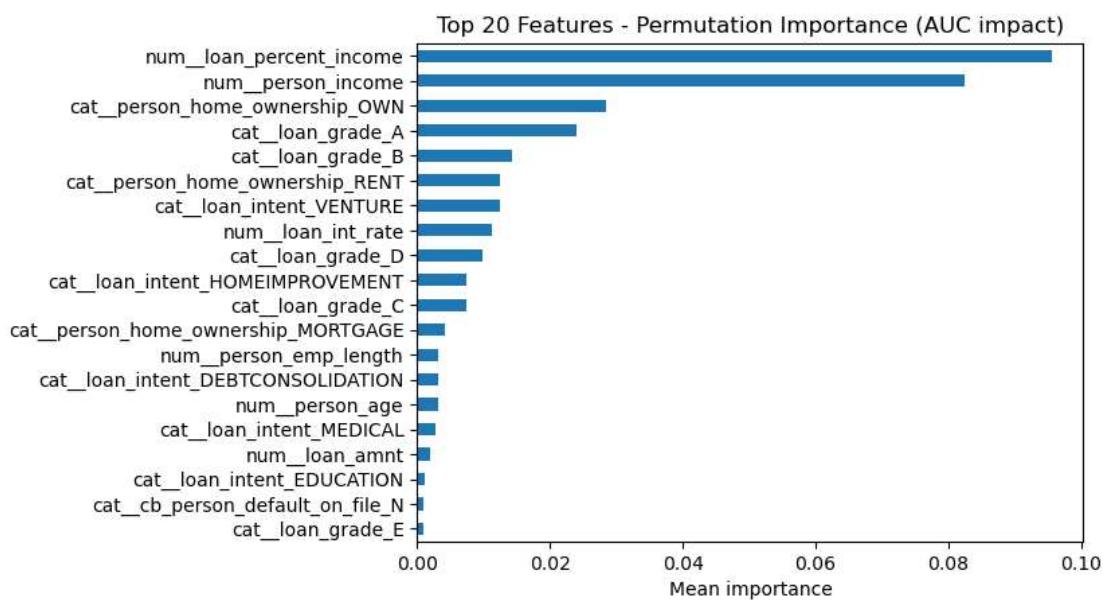
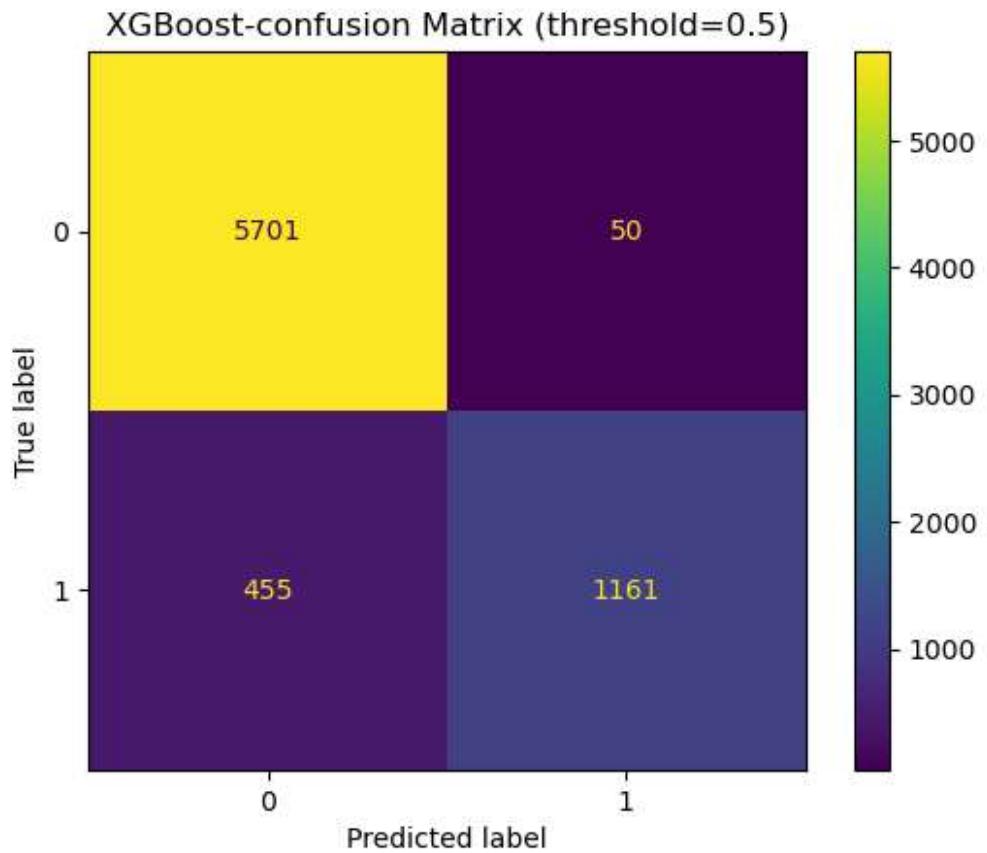
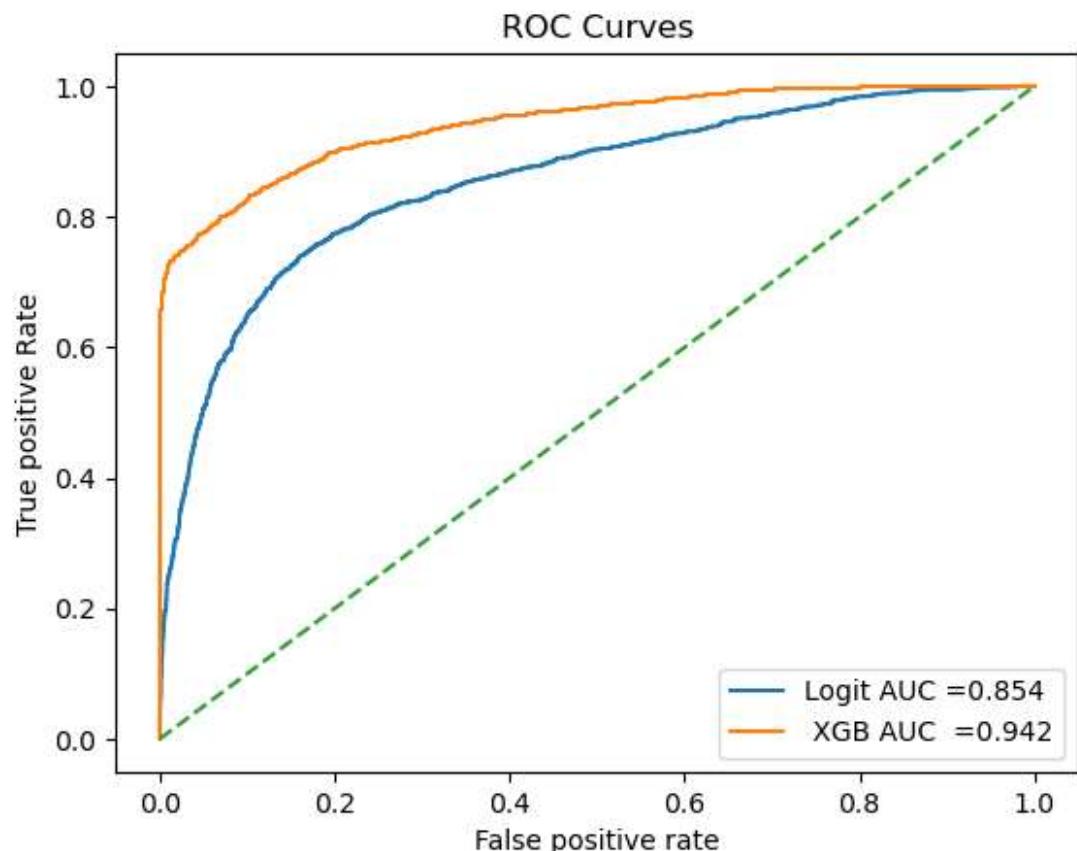


Average Percent Income by Loan Status

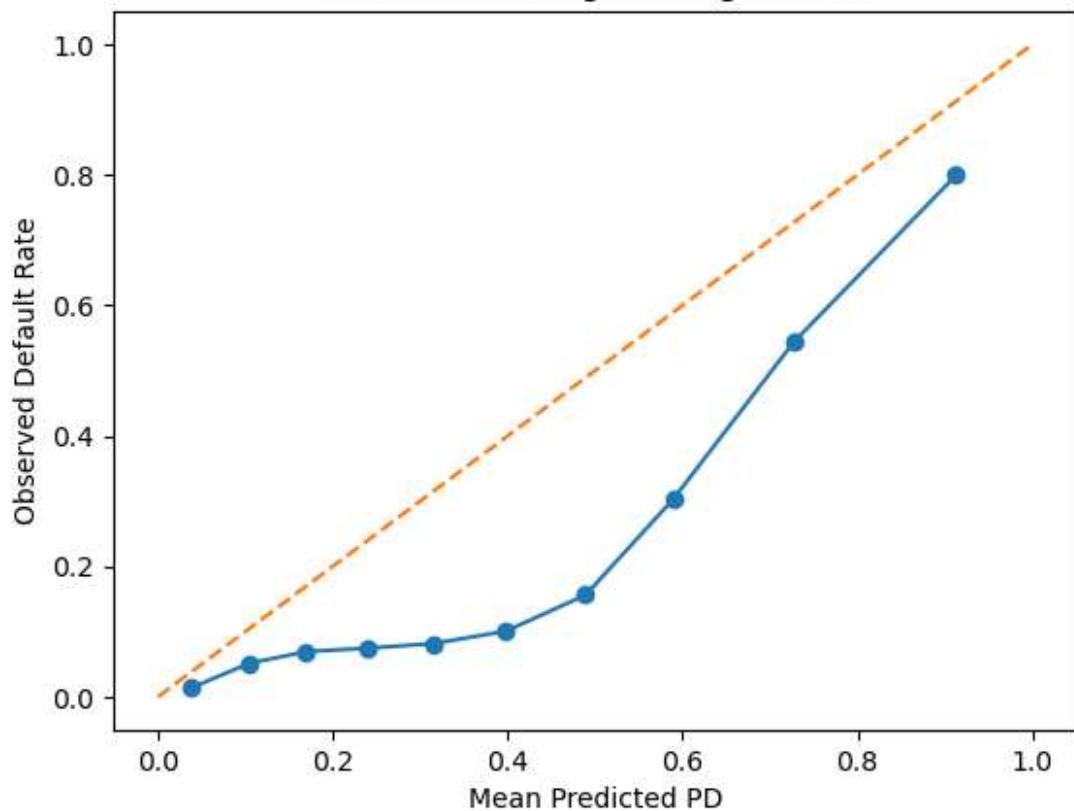




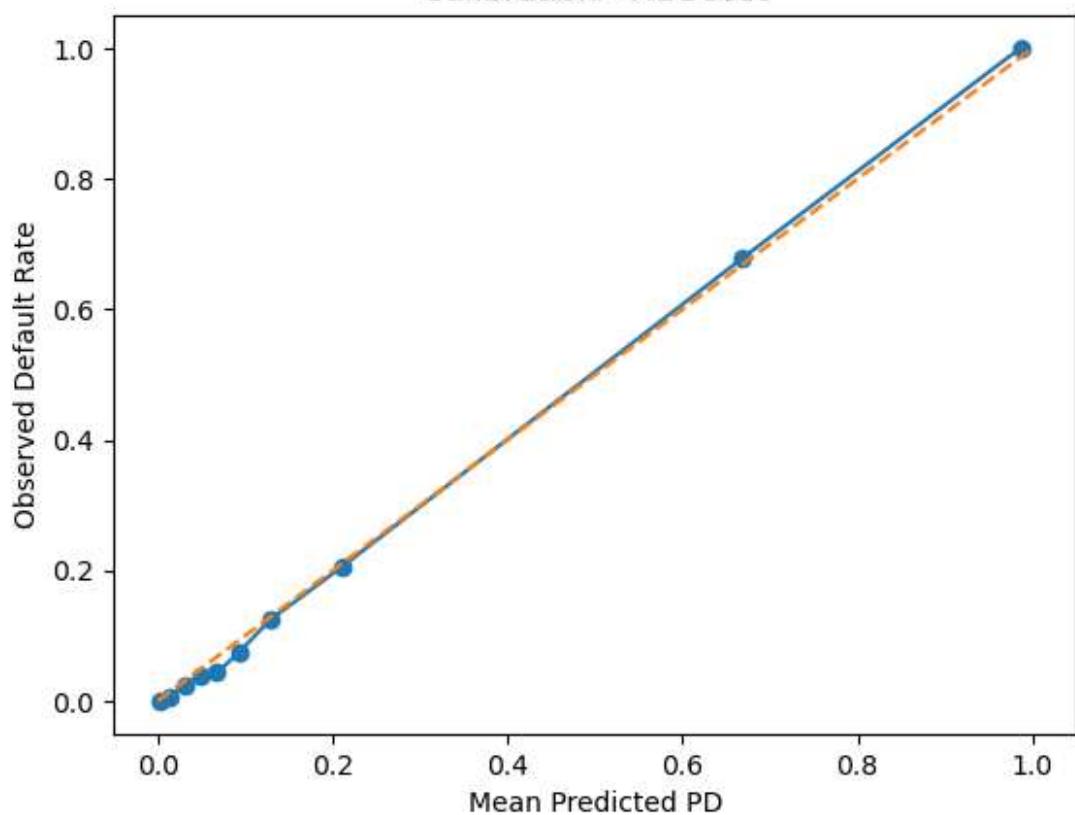




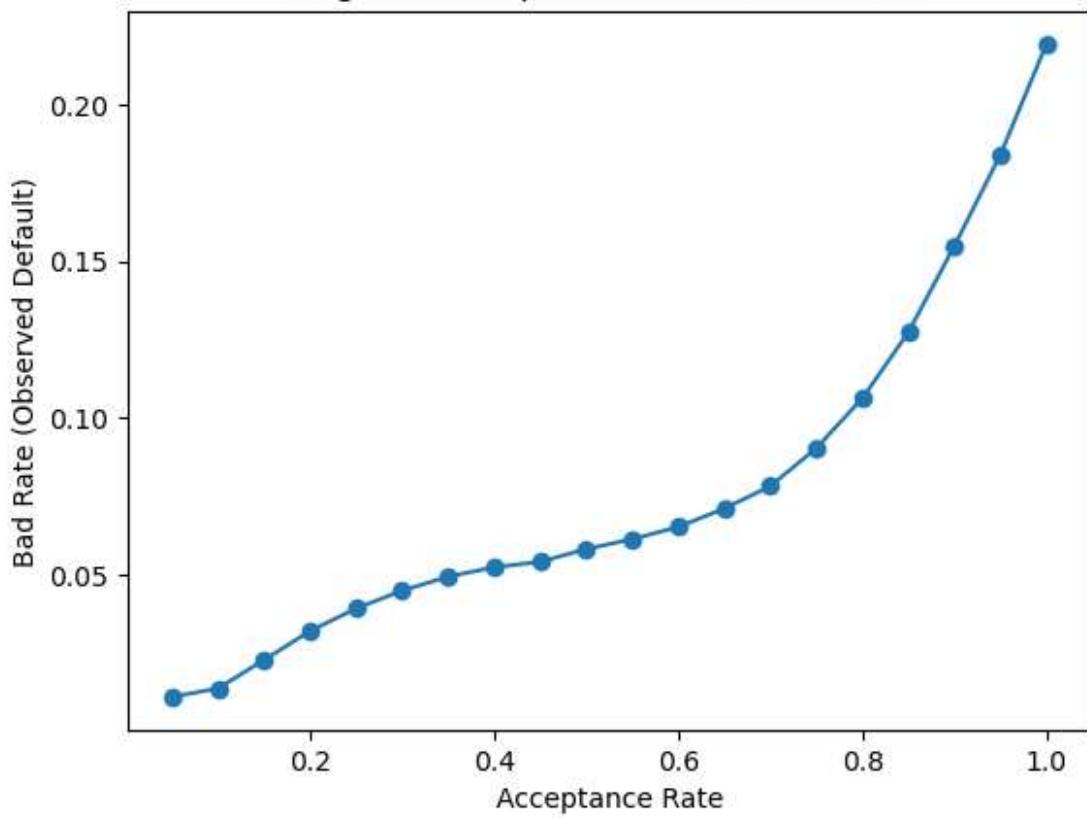
Calibration - Logistic Regression



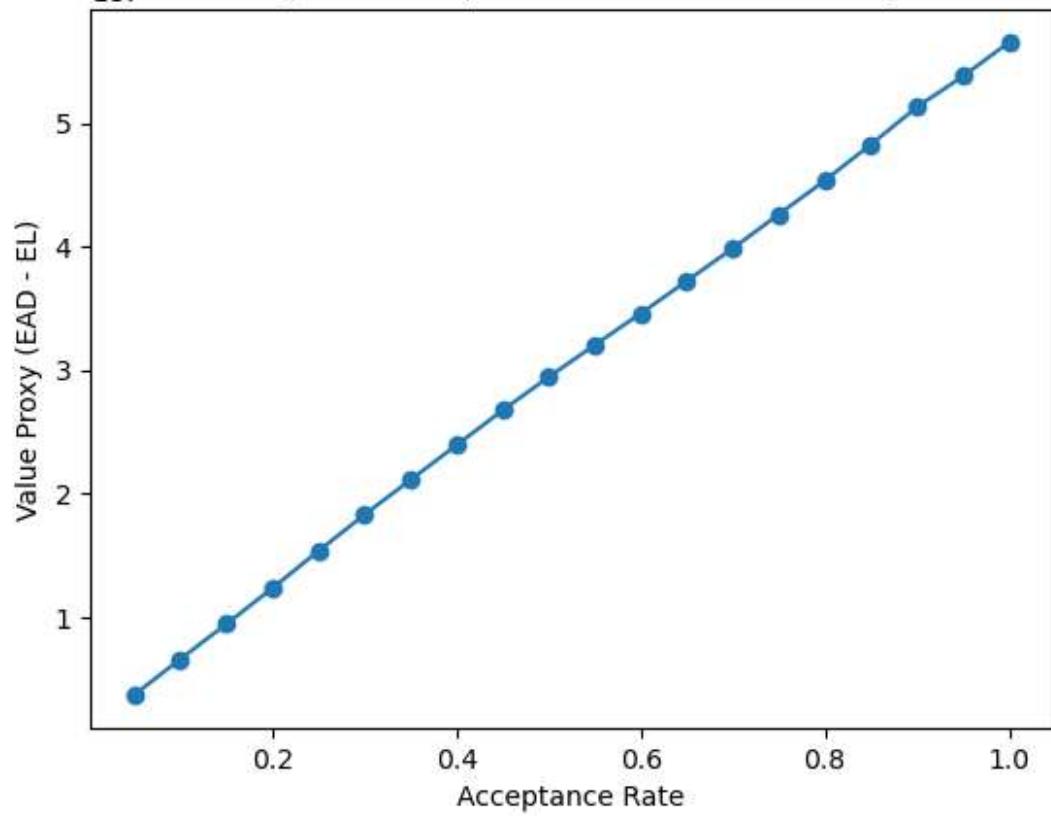
Calibration - XGBoost



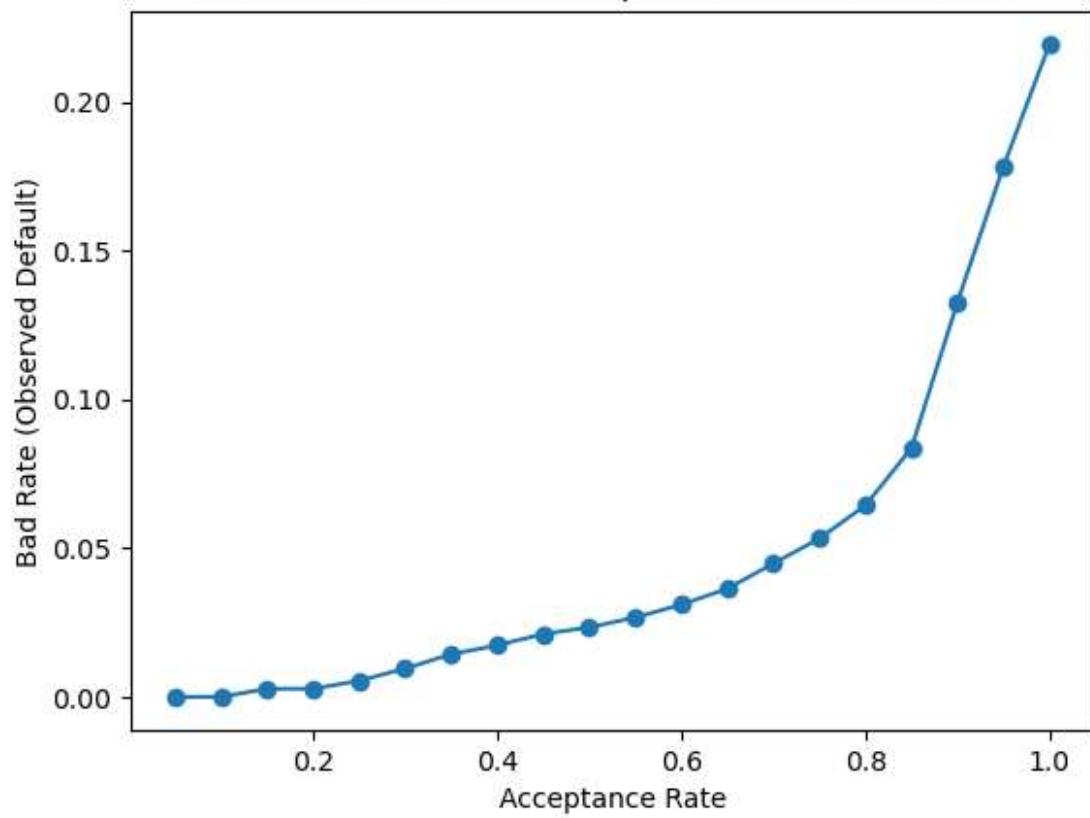
Logistic: Acceptance Rate vs Bad Rate



Logistic: Acceptance Rate vs Value Proxy



XGBoost Calibrated: Acceptance Rate vs Bad Rate



1e7 XGBoost Calibrated: Acceptance Rate vs Value Proxy

