

Figure 1 Left Panel A density graph of the interest rate of the peer-to-peer loans, colored by loan length. The densities of the loans of different lengths are clearly separated. **Middle Panel** Results of linear regression modeling relating FICO Score and loan length to the interest rate. In addition to the significant association between FICO Score and the interest rate, the length of the loan is clearly related to the interest rate. **Right Panel** The residuals from a linear model relating FICO Score and loan length to the interest rate. There is an unknown non-random pattern with the high interest rate values.