

**Figure 1:** A scatter plot of FICO Ranges and Interest Rates with fitted lines based on the Loan Length. The black line and points correspond to shorter, 36-month loans. The red line and points correspond to longer, 60-month loans. The two linear models show a clear negative trend wherein a higher FICO score is associated with a lower interest rate. It can be seen that as the lender's FICO score decreases, the loan length raises their interest rates more significantly.