Ridge

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```
## Warning: Unknown levels in `f`: 2.5Fin
## Warning: Unknown levels in `f`: ImStucc, Stone
## Warning in xtfrm.data.frame(x): cannot xtfrm data frames
fit.all <- train %>% select(-Id) %>%
 lm(log(SalePrice) ~ ., data=.)
X <- model.matrix(fit.all)[,-1]</pre>
X.sd = scale(X)
head(X.sd)
    MSSubClass1S SF other MSSubClassmulti-level SF non PUD MSSubClassother
## 1
               -0.4311615
                                               1.4904481
                                                             -0.4455898
## 2
               -0.4311615
                                              -0.6704796
                                                             -0.4455898
## 3
               -0.4311615
                                                             -0.4455898
                                               1.4904481
## 4
               -0.4311615
                                                             -0.4455898
                                               1.4904481
## 5
               -0.4311615
                                               1.4904481
                                                             -0.4455898
## 6
                                                             -0.4455898
               2.3177282
                                              -0.6704796
    MSZoningRL MSZoningRO MSZoningother
                                          LotArea StreetPave AlleyPave
## 1 0.5179559 -0.4367309
                           -0.08301703 -0.20707076 0.06421621 -0.1699229
## 2 0.5179559 -0.4367309
                           -0.08301703 -0.09185490 0.06421621 -0.1699229
## 3 0.5179559 -0.4367309
                           ## 4 0.5179559 -0.4367309
                           -0.08301703 -0.09686428 0.06421621 -0.1699229
                           ## 5 0.5179559 -0.4367309
## 6 0.5179559 -0.4367309
                           Alleynone LotShapeReg LandContourLvl LotConfigInside LandSlopeMod
                                                        -0.2157848
## 1 0.2577331
               0.7602514
                              0.3370102
                                             0.6225488
## 2 0.2577331
               0.7602514
                              0.3370102
                                            -1.6051995
                                                        -0.2157848
## 3 0.2577331 -1.3144534
                              0.3370102
                                             0.6225488
                                                        -0.2157848
## 4 0.2577331 -1.3144534
                              0.3370102
                                            -1.6051995
                                                        -0.2157848
## 5 0.2577331 -1.3144534
                              0.3370102
                                            -1.6051995
                                                        -0.2157848
## 6 0.2577331 -1.3144534
                              0.3370102
                                             0.6225488
                                                        -0.2157848
    LandSlopeSev NeighborhoodBrkSide NeighborhoodCollgCr NeighborhoodCrawfor
## 1 -0.09475205
                         -0.2033252
                                            2.9542091
                                                                -0.190187
## 2 -0.09475205
                         -0.2033252
                                            -0.3382682
                                                                -0.190187
```

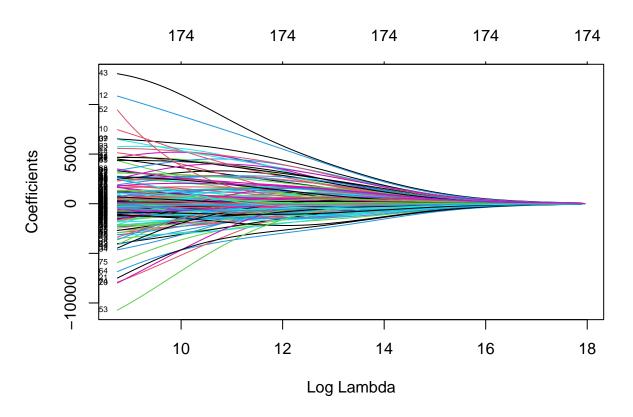
```
## 3
     -0.09475205
                            -0.2033252
                                                  2.9542091
                                                                       -0.190187
## 4
     -0.09475205
                            -0.2033252
                                                 -0.3382682
                                                                        5.254382
     -0.09475205
## 5
                            -0.2033252
                                                 -0.3382682
                                                                       -0.190187
## 6
     -0.09475205
                            -0.2033252
                                                 -0.3382682
                                                                       -0.190187
##
     NeighborhoodEdwards NeighborhoodGilbert NeighborhoodMitchel NeighborhoodNAmes
## 1
              -0.2710702
                                   -0.2390936
                                                        -0.1862884
                                                                           -0.4266866
## 2
              -0.2710702
                                   -0.2390936
                                                        -0.1862884
                                                                           -0.4266866
## 3
                                                                           -0.4266866
              -0.2710702
                                   -0.2390936
                                                        -0.1862884
## 4
              -0.2710702
                                   -0.2390936
                                                        -0.1862884
                                                                           -0.4266866
## 5
              -0.2710702
                                   -0.2390936
                                                        -0.1862884
                                                                           -0.4266866
## 6
              -0.2710702
                                   -0.2390936
                                                         5.3643448
                                                                           -0.4266866
##
     NeighborhoodNoRidge NeighborhoodNridgHt NeighborhoodNWAmes
## 1
              -0.1699229
                                   -0.2358769
                                                       -0.2293372
## 2
              -0.1699229
                                   -0.2358769
                                                       -0.2293372
## 3
              -0.1699229
                                   -0.2358769
                                                       -0.2293372
## 4
              -0.1699229
                                   -0.2358769
                                                       -0.2293372
## 5
               5.8809906
                                   -0.2358769
                                                       -0.2293372
## 6
              -0.1699229
                                   -0.2358769
                                                       -0.2293372
##
     NeighborhoodOldTown NeighborhoodSawyer NeighborhoodSawyerW
## 1
              -0.2895387
                                  -0.2309859
                                                       -0.2051437
## 2
              -0.2895387
                                  -0.2309859
                                                       -0.2051437
## 3
              -0.2895387
                                  -0.2309859
                                                       -0.2051437
## 4
              -0.2895387
                                                       -0.2051437
                                  -0.2309859
## 5
              -0.2895387
                                  -0.2309859
                                                       -0.2051437
## 6
              -0.2895387
                                  -0.2309859
                                                       -0.2051437
     NeighborhoodSomerst NeighborhoodTimber Condition1Pos Condition1St
## 1
              -0.2500962
                                  -0.1634155
                                                 -0.1372177
                                                               -0.3112125
## 2
              -0.2500962
                                  -0.1634155
                                                 -0.1372177
                                                               3.2110376
## 3
              -0.2500962
                                                              -0.3112125
                                  -0.1634155
                                                 -0.1372177
## 4
              -0.2500962
                                  -0.1634155
                                                 -0.1372177
                                                               -0.3112125
## 5
              -0.2500962
                                  -0.1634155
                                                 -0.1372177
                                                               -0.3112125
##
  6
              -0.2500962
                                  -0.1634155
                                                 -0.1372177
                                                               -0.3112125
##
     Condition1Norm Condition2Pos Condition2St Condition2Norm BldgTypeMultiFam
                                                      0.1018504
## 1
          0.3982731
                       -0.04536094
                                    -0.07420154
                                                                       -0.2454275
## 2
         -2.5091204
                       -0.04536094
                                    -0.07420154
                                                      0.1018504
                                                                       -0.2454275
## 3
                       -0.04536094
                                    -0.07420154
                                                      0.1018504
                                                                       -0.2454275
          0.3982731
## 4
          0.3982731
                       -0.04536094
                                    -0.07420154
                                                      0.1018504
                                                                       -0.2454275
## 5
          0.3982731
                       -0.04536094
                                    -0.07420154
                                                      0.1018504
                                                                       -0.2454275
## 6
          0.3982731
                       -0.04536094
                                    -0.07420154
                                                      0.1018504
                                                                       -0.2454275
##
     BldgTypeTwnhs BldgTypeTwnhsE HouseStyle1.5Unf HouseStyleEqMore2story
        -0.1741408
                         -0.290925
                                        -0.09836285
## 1
                                                                   1.4904481
## 2
        -0.1741408
                         -0.290925
                                         -0.09836285
                                                                  -0.6704796
## 3
        -0.1741408
                         -0.290925
                                         -0.09836285
                                                                   1.4904481
## 4
        -0.1741408
                         -0.290925
                                        -0.09836285
                                                                   1.4904481
## 5
        -0.1741408
                         -0.290925
                                         -0.09836285
                                                                   1.4904481
## 6
        -0.1741408
                         -0.290925
                                         -0.09836285
                                                                  -0.6704796
##
     HouseStyle2.5Unf OverallQual OverallCond YearBuilt YearRemodAdd
## 1
          -0.08709904
                      0.65125610
                                    -0.5170227
                                                 1.0506338
                                                               0.8783671
## 2
          -0.08709904 -0.07181151
                                     2.1788812
                                                 0.1566800
                                                              -0.4294298
## 3
          -0.08709904
                       0.65125610
                                    -0.5170227
                                                 0.9844150
                                                               0.8299302
## 4
          -0.08709904
                                    -0.5170227 -1.8629933
                      0.65125610
                                                             -0.7200514
## 5
                                    -0.5170227 0.9513056
          -0.08709904 1.37432370
                                                               0.7330564
## 6
          -0.08709904 -0.79487911 -0.5170227 0.7195398
                                                               0.4908717
##
     RoofStyleGable RoofStyleHip Exterior1stBrkFace Exterior1stCemntBd
```

```
## 1
          0.5094397
                      -0.4934012
                                          -0.1882464
                                                              -0.2087408
## 2
                      -0.4934012
                                          -0.1882464
                                                              -0.2087408
          0.5094397
## 3
                      -0.4934012
                                          -0.1882464
          0.5094397
                                                              -0.2087408
## 4
          0.5094397
                      -0.4934012
                                          -0.1882464
                                                              -0.2087408
## 5
          0.5094397
                      -0.4934012
                                          -0.1882464
                                                              -0.2087408
## 6
          0.5094397
                      -0.4934012
                                          -0.1882464
                                                              -0.2087408
     Exterior1stHdBoard Exterior1stMetalSd Exterior1stPlywood Exterior1stVinylSd
                                                    -0.2825366
## 1
             -0.4233186
                                 -0.4210675
                                                                         1.3541398
## 2
             -0.4233186
                                  2.3732895
                                                    -0.2825366
                                                                        -0.7379704
## 3
             -0.4233186
                                 -0.4210675
                                                    -0.2825366
                                                                         1.3541398
## 4
             -0.4233186
                                 -0.4210675
                                                    -0.2825366
                                                                        -0.7379704
## 5
             -0.4233186
                                 -0.4210675
                                                    -0.2825366
                                                                         1.3541398
## 6
             -0.4233186
                                 -0.4210675
                                                    -0.2825366
                                                                         1.3541398
     Exterior1stWd Sdng Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone
##
## 1
             -0.4051689
                              -0.3216856
                                                 1.5097472
                                                                -1.2036077
## 2
             -0.4051689
                              -0.3216856
                                                -0.6619089
                                                                 0.8302664
## 3
             -0.4051689
                              -0.3216856
                                                 1.5097472
                                                                -1.2036077
## 4
                               3.1064964
                                                -0.6619089
                                                                 0.8302664
              2.4664163
## 5
             -0.4051689
                              -0.3216856
                                                 1.5097472
                                                                -1.2036077
## 6
             -0.4051689
                              -0.3216856
                                                -0.6619089
                                                                 0.8302664
##
     MasVnrTypeStone MasVnrTypemissing MasVnrArea ExterQualFa ExterQualGd
## 1
          -0.3098875
                           -0.07420154 0.5139278 -0.09836285
                                                                  1.4108292
## 2
          -0.3098875
                           -0.07420154 -0.5705546 -0.09836285
                                                                -0.7083175
## 3
          -0.3098875
                           -0.07420154 0.3258033 -0.09836285
                                                                  1.4108292
## 4
                           -0.07420154 -0.5705546 -0.09836285
          -0.3098875
                                                                 -0.7083175
## 5
          -0.3098875
                           -0.07420154 1.3660211 -0.09836285
                                                                  1.4108292
## 6
          -0.3098875
                           -0.07420154 -0.5705546 -0.09836285
                                                                -0.7083175
##
     ExterQualTA ExterCondFa ExterCondGd ExterCondTA FoundationCBlock
     -1.2783814
## 1
                 -0.1397844
                              -0.3332192
                                            0.3724922
                                                             -0.8758018
## 2
       0.7817034
                  -0.1397844
                               -0.3332192
                                            0.3724922
                                                              1.1410288
## 3
     -1.2783814
                  -0.1397844
                               -0.3332192
                                            0.3724922
                                                             -0.8758018
## 4
       0.7817034
                  -0.1397844
                               -0.3332192
                                            0.3724922
                                                             -0.8758018
## 5
      -1.2783814
                  -0.1397844
                               -0.3332192
                                            0.3724922
                                                             -0.8758018
## 6
                  -0.1397844
                              -0.3332192
                                            0.3724922
                                                             -0.8758018
       0.7817034
##
     FoundationPConc FoundationSlab FoundationStone FoundationWood BsmtQualFa
           1.1205838
## 1
                         -0.1292348
                                         -0.06421621
                                                        -0.04536094 -0.1566671
## 2
          -0.8917807
                         -0.1292348
                                         -0.06421621
                                                         -0.04536094 -0.1566671
## 3
           1.1205838
                         -0.1292348
                                         -0.06421621
                                                         -0.04536094 -0.1566671
## 4
          -0.8917807
                         -0.1292348
                                         -0.06421621
                                                         -0.04536094 -0.1566671
## 5
                         -0.1292348
                                         -0.06421621
                                                         -0.04536094 -0.1566671
           1.1205838
## 6
                         -0.1292348
                                         -0.06421621
          -0.8917807
                                                         22.03029773 -0.1566671
##
     BsmtQualGd BsmtQualTA BsmtQualnone BsmtCondGd BsmtCondPo BsmtCondTA
## 1
     1.1668446 -0.8942586
                             -0.1611943 -0.2157848 -0.03702435
                                                                  0.3370102
## 2
     1.1668446 -0.8942586
                             -0.1611943 -0.2157848 -0.03702435
                                                                  0.3370102
     1.1668446 -0.8942586
                             -0.1611943 -0.2157848 -0.03702435
                                                                  0.3370102
## 4 -0.8564251 1.1174788
                             -0.1611943 4.6310732 -0.03702435 -2.9652371
## 5
      1.1668446 -0.8942586
                              -0.1611943 -0.2157848 -0.03702435
                                                                  0.3370102
## 6
     1.1668446 -0.8942586
                             -0.1611943 -0.2157848 -0.03702435
                                                                  0.3370102
     BsmtCondnone BsmtExposureGd BsmtExposureMn BsmtExposureNo BsmtExposurenone
## 1
       -0.1611943
                      -0.3177839
                                       -0.290925
                                                      0.7291363
                                                                       -0.1634155
## 2
                       3.1446374
                                       -0.290925
                                                     -1.3705462
       -0.1611943
                                                                       -0.1634155
## 3
      -0.1611943
                      -0.3177839
                                        3.434957
                                                     -1.3705462
                                                                       -0.1634155
## 4
       -0.1611943
                      -0.3177839
                                       -0.290925
                                                      0.7291363
                                                                       -0.1634155
## 5
       -0.1611943
                      -0.3177839
                                       -0.290925
                                                     -1.3705462
                                                                       -0.1634155
```

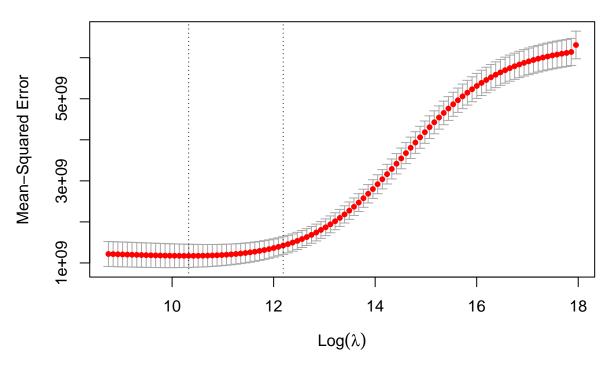
```
## 6
       -0.1611943
                      -0.3177839
                                       -0.290925
                                                       0.7291363
                                                                        -0.1634155
##
     BsmtFinType1BLQ BsmtFinType1GLQ BsmtFinType1LwQ BsmtFinType1Rec
                                           -0.2309859
## 1
          -0.3357493
                            1.5783268
                                                            -0.3164766
## 2
                                            -0.2309859
                                                            -0.3164766
          -0.3357493
                           -0.6331484
## 3
          -0.3357493
                            1.5783268
                                            -0.2309859
                                                            -0.3164766
## 4
          -0.3357493
                           -0.6331484
                                           -0.2309859
                                                            -0.3164766
## 5
          -0.3357493
                            1.5783268
                                           -0.2309859
                                                            -0.3164766
## 6
          -0.3357493
                            1.5783268
                                           -0.2309859
                                                            -0.3164766
##
     BsmtFinType1Unf BsmtFinType1none
                                        BsmtFinSF1 BsmtFinType2BLQ BsmtFinType2GLQ
## 1
                            -0.1611943
          -0.6459023
                                        0.57522774
                                                         -0.1520184
                                                                         -0.09836285
## 2
          -0.6459023
                            -0.1611943
                                        1.17159068
                                                         -0.1520184
                                                                         -0.09836285
## 3
          -0.6459023
                            -0.1611943
                                                         -0.1520184
                                                                         -0.09836285
                                        0.09287536
## 4
          -0.6459023
                            -0.1611943 -0.49910256
                                                         -0.1520184
                                                                         -0.09836285
## 5
                            -0.1611943 0.46340969
                                                         -0.1520184
          -0.6459023
                                                                         -0.09836285
## 6
          -0.6459023
                            -0.1611943 0.63223302
                                                         -0.1520184
                                                                         -0.09836285
##
     BsmtFinType2LwQ BsmtFinType2Rec BsmtFinType2Unf BsmtFinType2none BsmtFinSF2
## 1
                                            0.4028761
           -0.180304
                           -0.1959095
                                                             -0.1634155
                                                                          -0.288554
## 2
           -0.180304
                           -0.1959095
                                            0.4028761
                                                             -0.1634155
                                                                          -0.288554
## 3
           -0.180304
                           -0.1959095
                                            0.4028761
                                                                          -0.288554
                                                             -0.1634155
## 4
           -0.180304
                           -0.1959095
                                            0.4028761
                                                             -0.1634155
                                                                          -0.288554
## 5
           -0.180304
                           -0.1959095
                                            0.4028761
                                                             -0.1634155
                                                                          -0.288554
## 6
                                            0.4028761
                                                             -0.1634155
                                                                         -0.288554
           -0.180304
                           -0.1959095
##
       BsmtUnfSF TotalBsmtSF HeatingGasW HeatingOther HeatingQCFa HeatingQCGd
                  -0.4591452
                               -0.1116876
                                           -0.09836285
                                                         -0.1862884
## 1 -0.94426706
                                                                      -0.4444858
                   0.4663051
  2 -0.64100836
                               -0.1116876
                                           -0.09836285
                                                         -0.1862884
                                                                      -0.4444858
  3 -0.30153966
                  -0.3132614
                               -0.1116876
                                           -0.09836285
                                                         -0.1862884
                                                                      -0.4444858
  4 -0.06164845
                  -0.6870887
                               -0.1116876
                                           -0.09836285
                                                         -0.1862884
                                                                       2.2482497
  5 -0.17480468
                   0.1996113
                               -0.1116876
                                           -0.09836285
                                                         -0.1862884
                                                                      -0.4444858
                  -0.5959113
                               -0.1116876
                                           -0.09836285
  6 -1.13889578
                                                         -0.1862884
                                                                      -0.4444858
     HeatingQCPo HeatingQCTA CentralAirY ElectricalOther
                                                            `1stFlrSF` `2ndFlrSF`
## 1
     -0.0261712
                  -0.6437737
                                0.2637222
                                                 0.3045502 -0.79316202
                                                                        1.1614536
## 2
      -0.0261712
                  -0.6437737
                                0.2637222
                                                 0.3045502 0.25705235 -0.7948909
## 3
     -0.0261712
                  -0.6437737
                                0.2637222
                                                 0.3045502 -0.62761099
                                                                         1.1889432
## 4
     -0.0261712
                  -0.6437737
                                0.2637222
                                                 0.3045502 -0.52155486
                                                                         0.9369551
## 5
      -0.0261712
                  -0.6437737
                                0.2637222
                                                 0.3045502 -0.04559563
                                                                         1.6173231
##
  6
                                                 0.3045502 -0.94836612
     -0.0261712
                  -0.6437737
                                0.2637222
                                                                        0.5017028
##
     LowQualFinSF
                   GrLivArea BsmtFullBath BsmtHalfBath FullBath
                                                                      HalfBath
## 1
       -0.1202005
                   0.3702066
                                 1.1074307
                                              -0.2409785
                                                          0.789470 1.2271649
## 2
       -0.1202005 -0.4823466
                                              3.9474568
                                                          0.789470 -0.7613598
                                -0.8196835
## 3
       -0.1202005
                                                         0.789470 1.2271649
                   0.5148362
                                 1.1074307
                                              -0.2409785
       -0.1202005
                                              -0.2409785 -1.025689 -0.7613598
## 4
                   0.3835277
                                 1.1074307
## 5
       -0.1202005
                   1.2988806
                                              -0.2409785 0.789470
                                                                   1.2271649
                                 1.1074307
##
       -0.1202005 -0.2920446
                                 1.1074307
                                              -0.2409785 -1.025689 1.2271649
##
     BedroomAbvGr KitchenAbvGr KitchenQualFa KitchenQualGd KitchenQualTA
## 1
         0.163723
                    -0.2113812
                                     -0.16561
                                                   1.2208382
                                                                -1.0065281
## 2
                                     -0.16561
         0.163723
                    -0.2113812
                                                  -0.8185483
                                                                 0.9928338
## 3
         0.163723
                    -0.2113812
                                     -0.16561
                                                   1.2208382
                                                                -1.0065281
## 4
         0.163723
                    -0.2113812
                                     -0.16561
                                                   1.2208382
                                                                -1.0065281
## 5
         1.389547
                    -0.2113812
                                     -0.16561
                                                   1.2208382
                                                                -1.0065281
## 6
        -2.287924
                    -0.2113812
                                     -0.16561
                                                  -0.8185483
                                                                 0.9928338
##
     TotRmsAbvGrd FunctionalTRUE Fireplaces FireplaceQuFa FireplaceQuGd
                       0.2710702 -0.9509007
## 1
        0.9118973
                                                 -0.1520184
                                                               -0.5929678
## 2
       -0.3185741
                       0.2710702 0.6002892
                                                 -0.1520184
                                                               -0.5929678
## 3
       -0.3185741
                       0.2710702 0.6002892
                                                 -0.1520184
                                                               -0.5929678
```

```
## 4
        0.2966616
                       0.2710702 0.6002892
                                                -0.1520184
                                                                1.6852770
## 5
                       0.2710702 0.6002892
                                                -0.1520184
        1.5271330
                                                               -0.5929678
                                                               -0.5929678
##
       -0.9338098
                       0.2710702 -0.9509007
                                                -0.1520184
##
     FireplaceQunone FireplaceQuPo FireplaceQuTA GarageTypeBuiltIn
## 1
           1.0560197
                        -0.1178108
                                       -0.5222058
                                                          -0.2531719
## 2
                        -0.1178108
                                        1.9136423
                                                          -0.2531719
          -0.9463034
## 3
          -0.9463034
                        -0.1178108
                                        1.9136423
                                                          -0.2531719
          -0.9463034
                        -0.1178108
## 4
                                       -0.5222058
                                                         -0.2531719
## 5
          -0.9463034
                        -0.1178108
                                        1.9136423
                                                          -0.2531719
## 6
           1.0560197
                        -0.1178108
                                       -0.5222058
                                                         -0.2531719
     GarageTypeDetchd GarageTypenone GarageTypeOther GarageFinishnone
## 1
           -0.6003532
                          -0.2422767
                                           -0.1543586
                                                             -0.2422767
## 2
           -0.6003532
                           -0.2422767
                                           -0.1543586
                                                             -0.2422767
## 3
                          -0.2422767
           -0.6003532
                                           -0.1543586
                                                             -0.2422767
## 4
                           -0.2422767
            1.6645452
                                           -0.1543586
                                                             -0.2422767
## 5
           -0.6003532
                           -0.2422767
                                           -0.1543586
                                                             -0.2422767
## 6
           -0.6003532
                           -0.2422767
                                           -0.1543586
                                                             -0.2422767
     GarageFinishRFn GarageFinishUnf GarageCars GarageArea GarageQualTA
## 1
                                                  0.35088009
                          -0.8409029
                                       0.3116179
                                                                 0.3370102
           1.5678109
## 2
           1.5678109
                           -0.8409029
                                       0.3116179 -0.06071021
                                                                 0.3370102
## 3
           1.5678109
                           -0.8409029
                                       0.3116179
                                                  0.63150985
                                                                 0.3370102
## 4
                           1.1883834
          -0.6373952
                                       1.6497417
                                                  0.79053338
                                                                 0.3370102
## 5
           1.5678109
                           -0.8409029
                                       1.6497417
                                                  1.69790291
                                                                 0.3370102
                           1.1883834 0.3116179
## 6
          -0.6373952
                                                  0.03283304
                                                                 0.3370102
     GarageQualPo GarageQualnone GarageCondPo GarageCondnone GarageCondTA
##
## 1
        -0.190187
                      -0.2422767
                                    -0.1720433
                                                   -0.2422767
                                                                  0.3177839
## 2
        -0.190187
                      -0.2422767
                                    -0.1720433
                                                   -0.2422767
                                                                  0.3177839
  3
##
        -0.190187
                      -0.2422767
                                    -0.1720433
                                                   -0.2422767
                                                                  0.3177839
## 4
        -0.190187
                      -0.2422767
                                    -0.1720433
                                                   -0.2422767
                                                                  0.3177839
## 5
        -0.190187
                      -0.2422767
                                    -0.1720433
                                                   -0.2422767
                                                                  0.3177839
## 6
        -0.190187
                      -0.2422767
                                    -0.1720433
                                                   -0.2422767
                                                                  0.3177839
##
     PavedDriveP PavedDriveY WoodDeckSF OpenPorchSF EnclosedPorch `3SsnPorch`
## 1
     -0.1447918
                   0.2991503 -0.7519182 0.21642900
                                                        -0.3592018
                                                                    -0.1162994
                   0.2991503 1.6256378 -0.70424195
                                                        -0.3592018
## 2
     -0.1447918
                                                                    -0.1162994
## 3
      -0.1447918
                   0.2991503 -0.7519182 -0.07033736
                                                         -0.3592018
                                                                     -0.1162994
## 4
                   0.2991503 -0.7519182 -0.17598812
                                                         4.0911220
     -0.1447918
                                                                    -0.1162994
## 5
     -0.1447918
                   0.2991503 0.7799299 0.56356723
                                                        -0.3592018 -0.1162994
## 6
     -0.1447918
                   0.2991503 -0.4327832 -0.25145296
                                                        -0.3592018 10.7987462
                    PoolArea
                                 PoolQCGd
                                             PoolQCFa PoolQCOther FenceGdWo
     ScreenPorch
## 1
     -0.2701158 -0.06866822 -0.04536094 -0.03702435
                                                       0.06938529 -0.1959095
     -0.2701158 -0.06866822 -0.04536094 -0.03702435
                                                       0.06938529 -0.1959095
     -0.2701158 -0.06866822 -0.04536094 -0.03702435
                                                       0.06938529 -0.1959095
     -0.2701158 -0.06866822 -0.04536094 -0.03702435
                                                       0.06938529 -0.1959095
     -0.2701158 -0.06866822 -0.04536094 -0.03702435
                                                       0.06938529 -0.1959095
     -0.2701158 -0.06866822 -0.04536094 -0.03702435
                                                       0.06938529 -0.1959095
##
     FenceMnPrv
                  FenceMnWw Fencenone MiscFeatureOther MiscFeatureShed
## 1 -0.3469995 -0.08709904
                             0.4880311
                                             -0.03702435
                                                               -0.1862884
## 2 -0.3469995 -0.08709904
                             0.4880311
                                             -0.03702435
                                                               -0.1862884
                                             -0.03702435
## 3 -0.3469995 -0.08709904
                             0.4880311
                                                               -0.1862884
## 4 -0.3469995 -0.08709904
                             0.4880311
                                             -0.03702435
                                                               -0.1862884
## 5 -0.3469995 -0.08709904
                             0.4880311
                                             -0.03702435
                                                               -0.1862884
## 6 2.8798747 -0.08709904 -2.0476464
                                             -0.03702435
                                                                5.3643448
##
     MiscFeatureTenC MiscFeatureNone
                                          MiscVal
                                                      MoSold
                                                                  YrSold
                           0.1959095 -0.08765778 -1.5985634
## 1
          -0.0261712
                                                              0.1387300
```

```
## 2
          -0.0261712
                           0.1959095 -0.08765778 -0.4889425 -0.6142282
## 3
          -0.0261712
                           0.1959095 -0.08765778 0.9905519 0.1387300
## 4
          -0.0261712
                           0.1959095 -0.08765778 -1.5985634 -1.3671863
          -0.0261712
## 5
                           0.1959095 -0.08765778
                                                   2.1001728
                                                              0.1387300
##
  6
          -0.0261712
                           -5.1009022 1.32328259
                                                   1.3604256 0.8916881
     SaleTypeOther SaleTypeNew SaleTypeWD SaleConditionAdjLand SaleConditionAlloca
##
        -0.1397844 -0.3018583 0.3901589
                                                    -0.05239629
                                                                         -0.09100339
## 1
                    -0.3018583
                                0.3901589
                                                    -0.05239629
## 2
        -0.1397844
                                                                         -0.09100339
## 3
        -0.1397844
                    -0.3018583
                                0.3901589
                                                    -0.05239629
                                                                         -0.09100339
## 4
        -0.1397844
                   -0.3018583
                                0.3901589
                                                    -0.05239629
                                                                         -0.09100339
## 5
        -0.1397844 -0.3018583
                                0.3901589
                                                    -0.05239629
                                                                         -0.09100339
## 6
        -0.1397844 -0.3018583 0.3901589
                                                    -0.05239629
                                                                         -0.09100339
##
     SaleConditionFamily SaleConditionNormal SaleConditionPartial
              -0.1178108
## 1
                                    0.4674912
                                                        -0.3058902
## 2
              -0.1178108
                                    0.4674912
                                                        -0.3058902
## 3
              -0.1178108
                                    0.4674912
                                                        -0.3058902
## 4
              -0.1178108
                                   -2.1376125
                                                        -0.3058902
## 5
              -0.1178108
                                    0.4674912
                                                        -0.3058902
## 6
              -0.1178108
                                    0.4674912
                                                        -0.3058902
fit.ridge <- glmnet(x=X.sd, y=train$SalePrice, alpha=0)</pre>
plot(fit.ridge, xvar="lambda", label=TRUE)
```



cross.val <- cv.glmnet(x=X.sd, y=train\$SalePrice, alpha=0)
plot(cross.val)</pre>



```
## 175 x 1 sparse Matrix of class "dgCMatrix"
##
## (Intercept)
                                     35810.657
## MSSubClass1S SF other
## MSSubClassmulti-level SF non PUD
## MSSubClassother
## MSZoningRL
## MSZoningRO
## MSZoningother
## LotArea
## StreetPave
## AlleyPave
## Alleynone
## LotShapeReg
## LandContourLvl
## LotConfigInside
## LandSlopeMod
## LandSlopeSev
## NeighborhoodBrkSide
## NeighborhoodCollgCr
## NeighborhoodCrawfor
```

##	NeighborhoodEdwards	•
##	NeighborhoodGilbert	•
##	NeighborhoodMitchel	•
##	NeighborhoodNAmes	
##	NeighborhoodNoRidge	
##	${\tt NeighborhoodNridgHt}$	
##	NeighborhoodNWAmes	
##	${\tt NeighborhoodOldTown}$	
##	NeighborhoodSawyer	•
##	NeighborhoodSawyerW	•
##	NeighborhoodSomerst	•
##	NeighborhoodTimber	•
##	Condition1Pos	
##	Condition1St	
##	Condition1Norm	
##	Condition2Pos	
##	Condition2St	
##	Condition2Norm	
##	BldgTypeMultiFam	
	BldgTypeTwnhs	
	BldgTypeTwnhsE	
	HouseStyle1.5Unf	
	HouseStyleEqMore2story	
	HouseStyle2.5Unf	
	OverallQual	18981.506
	OverallCond	
	YearBuilt	
##	YearRemodAdd	
##	RoofStyleGable	
	RoofStyleHip	
	Exterior1stBrkFace	
##	Exterior1stCemntBd	
##	Exterior1stHdBoard	
##	Exterior1stMetalSd	
##		
	Exterior1stPlywood	· ·
##	Exterior1stPlywood Exterior1stVinylSd	
## ##	Exterior1stPlywood Exterior1stVinylSd Exterior1stWd Sdng	
## ## ##	Exterior1stPlywood Exterior1stVinylSd Exterior1stWd Sdng Exterior2ndTRUE	: : : :
## ## ##	Exterior1stPlywood Exterior1stVinylSd Exterior1stWd Sdng Exterior2ndTRUE MasVnrTypeBrkFace	: : : :
## ## ## ##	Exterior1stPlywood Exterior1stVinylSd Exterior1stWd Sdng Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone	: : : : :
## ## ## ## ##	Exterior1stPlywood Exterior1stVinylSd Exterior1stWd Sdng Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone MasVnrTypeStone	: : : : :
## ## ## ## ##	Exterior1stPlywood Exterior1stVinylSd Exterior1stWd Sdng Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone	
## ## ## ## ## ##	Exterior1stPlywood Exterior1stVinylSd Exterior1stWd Sdng Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone MasVnrTypeStone MasVnrTypemissing	: : : : : :
## ## ## ## ## ##	Exterior1stPlywood Exterior1stVinylSd Exterior1stWd Sdng Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone MasVnrTypeStone MasVnrTypemissing MasVnrArea ExterQualFa	
## ## ## ## ## ##	Exterior1stPlywood Exterior1stVinylSd Exterior1stWd Sdng Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone MasVnrTypeStone MasVnrTypemissing MasVnrArea	
## ## ## ## ## ## ##	Exterior1stPlywood Exterior1stVinylSd Exterior1stWd Sdng Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone MasVnrTypeStone MasVnrTypemissing MasVnrArea ExterQualFa ExterQualGd	
## ## ## ## ## ## ##	Exterior1stPlywood Exterior1stVinylSd Exterior1stWd Sdng Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone MasVnrTypeNone MasVnrTypemissing MasVnrArea ExterQualFa ExterQualGd ExterQualTA ExterCondFa	
## ## ## ## ## ## ## ##	Exterior1stPlywood Exterior1stVinylSd Exterior1stWd Sdng Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone MasVnrTypeStone MasVnrTypemissing MasVnrArea ExterQualFa ExterQualFa ExterQualTA ExterCondFa ExterCondGd	
## ## ## ## ## ## ## ## ## ## ## ## ##	Exterior1stPlywood Exterior1stVinylSd Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone MasVnrTypeStone MasVnrTypemissing MasVnrArea ExterQualFa ExterQualGd ExterQualTA ExterCondFa ExterCondGd ExterCondTA	
## ## ## ## ## ## ## ## ## ## ## ## ##	Exterior1stPlywood Exterior1stVinylSd Exterior1stWd Sdng Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone MasVnrTypeStone MasVnrTypemissing MasVnrArea ExterQualFa ExterQualGd ExterQualTA ExterCondFa ExterCondGd ExterCondTA FoundationCBlock	
## ## ## ## ## ## ## ## ## ## ## ## ##	Exterior1stPlywood Exterior1stVinylSd Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone MasVnrTypeNissing MasVnrTypemissing MasVnrArea ExterQualFa ExterQualFa ExterQualTA ExterCondFa ExterCondGd ExterCondTA FoundationCBlock FoundationPConc	
######################################	Exterior1stPlywood Exterior1stVinylSd Exterior1stWd Sdng Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone MasVnrTypeStone MasVnrTypemissing MasVnrArea ExterQualFa ExterQualGd ExterQualTA ExterCondFa ExterCondGd ExterCondTA FoundationCBlock	
## # # # # # # # # # # # # # # # # # #	Exterior1stPlywood Exterior1stVinylSd Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone MasVnrTypeNissing MasVnrArea ExterQualFa ExterQualFa ExterQualTA ExterCondFa ExterCondGd ExterCondTA FoundationCBlock FoundationSlab	

##	BsmtQualFa	
##	BsmtQualGd	•
##	BsmtQualTA	
##	BsmtQualnone	•
##	BsmtCondGd	•
##	BsmtCondPo	•
##	BsmtCondTA	
##	BsmtCondnone	
##	BsmtExposureGd	
##	BsmtExposureMn	
##	BsmtExposureNo	
##	BsmtExposurenone	
##	BsmtFinType1BLQ	
##	BsmtFinType1GLQ	
##	BsmtFinType1LwQ	
##	BsmtFinType1Rec	
##	BsmtFinType1Unf	
##	BsmtFinType1none	
##	BsmtFinSF1	
##	BsmtFinType2BLQ	
##	BsmtFinType2GLQ	
##	BsmtFinType2LwQ	
##	BsmtFinType2Rec	
##	BsmtFinType2Unf	
##	BsmtFinType2none	
	BsmtFinSF2	
##	BsmtUnfSF	
##	TotalBsmtSF	
##	HeatingGasW	
	HeatingOther	
##	HeatingQCFa	
	HeatingQCGd	
	HeatingQCPo	
	HeatingQCTA	
##	CentralAirY	
##	ElectricalOther	
##	`1stFlrSF`	
##	`2ndFlrSF`	
##	LowQualFinSF	
##	GrLivArea	19.358
##	BsmtFullBath	
##	BsmtHalfBath	
##	FullBath	
##	HalfBath	
##	BedroomAbvGr	
##	KitchenAbvGr	
##	KitchenQualFa	
	KitchenQualGd	
	KitchenQualTA	
	TotRmsAbvGrd	
##	FunctionalTRUE	
##	Fireplaces	
	FireplaceQuFa	
	FireplaceQuGd	
	<u>.</u>	

```
## FireplaceQunone
## FireplaceQuPo
## FireplaceQuTA
## GarageTypeBuiltIn
## GarageTypeDetchd
## GarageTypenone
## GarageTypeOther
## GarageFinishnone
## GarageFinishRFn
## GarageFinishUnf
## GarageCars
## GarageArea
## GarageQualTA
## GarageQualPo
## GarageQualnone
## GarageCondPo
## GarageCondnone
## GarageCondTA
## PavedDriveP
## PavedDriveY
## WoodDeckSF
## OpenPorchSF
## EnclosedPorch
## `3SsnPorch`
## ScreenPorch
## PoolArea
## PoolQCGd
## PoolQCFa
## PoolQCOther
## FenceGdWo
## FenceMnPrv
## FenceMnWw
## Fencenone
## MiscFeatureOther
## MiscFeatureShed
## MiscFeatureTenC
## MiscFeatureNone
## MiscVal
## MoSold
## YrSold
## SaleTypeOther
## SaleTypeNew
## SaleTypeWD
## SaleConditionAdjLand
## SaleConditionAlloca
## SaleConditionFamily
## SaleConditionNormal
## SaleConditionPartial
```

predict(fit.ridge.opt, newx=test) raises an error regarding the number of variables. This is because the fit function creates dummy variables. We must model the test set to have the same structure as the modeled training set (175 variables).

```
predicted.ridge = test %>%
select(-Id) %>%
```

```
model.matrix(as.formula("~."), .) %>%
tibble::as_tibble() %>%
select(., -setdiff(colnames(.), colnames(X))) %>%
as.matrix() %>%
predict(fit.ridge.opt, newx=.)
SubmitDF = data.frame(Id=test$Id, SalePrice=predicted.ridge)
write.csv(file='../submissions/ridge1.csv', SubmitDF, row.names = FALSE)
```