Ridge

Thomas FitzGerald and Mei Maddox

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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
```

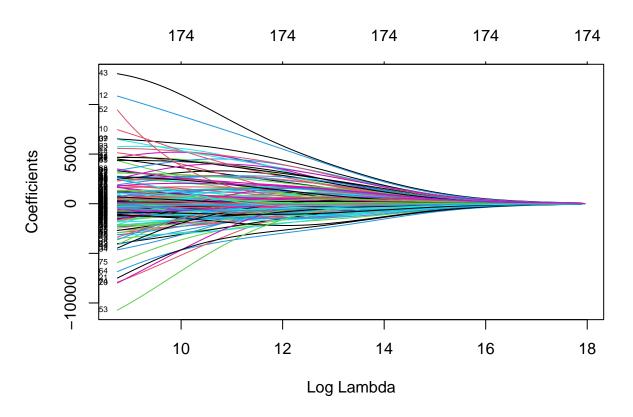
```
## 3
     -0.09475205
                            -0.2033252
                                                  2.9542091
                                                                       -0.190187
## 4
     -0.09475205
                            -0.2033252
                                                 -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
```

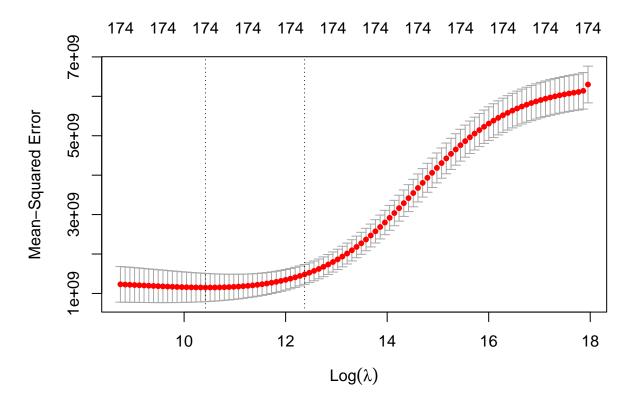
```
## 6
       -0.1611943
                      -0.3177839
                                       -0.290925
                                                       0.7291363
                                                                        -0.1634155
##
     BsmtFinType1BLQ BsmtFinType1GLQ BsmtFinType1LwQ 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"
##
                                                s0
## (Intercept)
                                     -2.174556e+05
## MSSubClass1S SF other
                                     -1.276693e+03
## MSSubClassmulti-level SF non PUD 2.844784e+02
## MSSubClassother
                                     -7.223309e+03
## MSZoningRL
                                      2.808316e+03
## MSZoningRO
                                     -4.421008e+03
## MSZoningother
                                     -2.154070e+04
## LotArea
                                      3.333988e-01
## StreetPave
                                      1.826059e+04
## AlleyPave
                                      8.421738e+02
                                      1.719703e+03
## Alleynone
## LotShapeReg
                                     -2.346083e+03
## LandContourLvl
                                      1.980814e+03
## LotConfigInside
                                     -1.770350e+03
## LandSlopeMod
                                      6.675645e+03
## LandSlopeSev
                                     -6.626360e+03
## NeighborhoodBrkSide
                                      2.493238e+03
## NeighborhoodCollgCr
                                     -4.727329e+03
## NeighborhoodCrawfor
                                      1.276723e+04
```

##	NeighborhoodEdwards	-1.095984e+04
##	NeighborhoodGilbert	-9.336093e+03
##	NeighborhoodMitchel	-8.132934e+03
##	NeighborhoodNAmes	-6.495628e+03
##	NeighborhoodNoRidge	3.207790e+04
##	NeighborhoodNridgHt	2.263763e+04
##	NeighborhoodNWAmes	-6.748878e+03
##	NeighborhoodOldTown	-3.029128e+03
##	NeighborhoodSawyer	-4.854896e+03
##	NeighborhoodSawyerW	-2.387915e+03
##	NeighborhoodSomerst	4.787615e+03
##	NeighborhoodTimber	-2.441724e+03
##	Condition1Pos	-2.706945e+03
##	Condition1St	-4.735713e+03
##	Condition1Norm	5.610270e+03
##	Condition2Pos	-5.588278e+04
##	Condition2St	-9.139255e+02
##	Condition2Norm	6.746686e+03
##	BldgTypeMultiFam	-4.214547e+03
##	BldgTypeTwnhs	-1.205451e+04
##	BldgTypeTwnhsE	-5.707952e+03
##	HouseStyle1.5Unf	3.250476e+03
##	HouseStyleEqMore2story	2.964598e+02
##	HouseStyle2.5Unf	8.827102e+02
##	OverallQual	7.211376e+03
##	OverallCond	3.125311e+03
##	YearBuilt	8.001953e+01
##	YearRemodAdd	1.337320e+02
##	RoofStyleGable	-3.434930e+03
##	RoofStyleHip	3.363534e+03
##	Exterior1stBrkFace	1.302868e+04
##	Exterior1stCemntBd	8.504712e+03
##	Exterior1stHdBoard	-1.763489e+03
##	Exterior1stMetalSd	7.672918e+02
##	Exterior1stPlywood	-8.373940e+02
##	Exterior1stVinylSd	1.057711e+03
##	Exterior1stWd Sdng	-1.620918e+03
##	Exterior2ndTRUE	5.964479e+02
##	MasVnrTypeBrkFace	-1.455121e+03
##	MasVnrTypeNone	1.575712e+03
##	MasVnrTypeStone	3.626942e+03
##	MasVnrTypemissing	1.557625e+02
##	MasVnrArea	2.289559e+01
##	ExterQualFa	-1.812480e+03
##	ExterQualGd	-1.418834e+03
	ExterQualTA	-8.637046e+03
##	ExterCondFa	-2.215718e+03
##	ExterCondGd	-9.963729e+02
	ExterCondTA	-4.041705e+02
	FoundationCBlock	-1.263535e+03
	FoundationPConc	2.926020e+03
	FoundationSlab	-1.023754e+03
	FoundationStone	3.201217e+03
	FoundationWood	-7.418359e+03

##	BsmtQualFa	-4.267460e+03
##	BsmtQualGd	-8.550763e+03
##	BsmtQualTA	-6.111990e+03
##	BsmtQualnone	-1.164991e+03
##	${\tt BsmtCondGd}$	1.893290e+03
##	BsmtCondPo	8.137247e+02
##	BsmtCondTA	2.818196e+03
##	BsmtCondnone	-1.090532e+03
	${\tt BsmtExposureGd}$	1.480428e+04
##	${\tt BsmtExposureMn}$	-4.412653e+02
##	BsmtExposureNo	-5.944791e+03
##	BsmtExposurenone	-1.947314e+03
##	BsmtFinType1BLQ	8.129759e+00
##	BsmtFinType1GLQ	6.232679e+03
##	BsmtFinType1LwQ	-2.844454e+03
##	BsmtFinType1Rec	-1.599205e+03
##	BsmtFinType1Unf	-3.367877e+03
##	BsmtFinType1none	-1.057051e+03
##	BsmtFinSF1	7.175009e+00
##	BsmtFinType2BLQ	-3.193072e+03
##	BsmtFinType2GLQ	5.668857e+03
##	BsmtFinType2LwQ	-2.072078e+03
##	BsmtFinType2Rec	-3.034083e+03
##	BsmtFinType2Unf	-8.547983e+01
##	BsmtFinType2none	-1.509782e+03
##	BsmtFinSF2	4.014656e+00
##	BsmtUnfSF	1.841936e+00
##	TotalBsmtSF	1.014938e+01
##	HeatingGasW	2.408761e+03
##	HeatingOther	-2.288437e+03
	HeatingQCFa	-2.985769e+03
##	HeatingQCGd	-2.640514e+03
##	HeatingQCPo	-1.346355e+04
##	HeatingQCTA	-3.212881e+03
##	CentralAirY	2.46664e+03
##	ElectricalOther	-1.222245e+03
##	`1stFlrSF`	1.495587e+01
##	`2ndFlrSF`	1.071620e+01
##	LowQualFinSF	-5.453344e-01
##	GrLivArea	1.544752e+01
##	BsmtFullBath	3.964089e+03
##	BsmtHalfBath	-2.373648e+02
##	FullBath	7.390398e+03
##	HalfBath	4.644388e+03
##	BedroomAbvGr	-1.099900e+03
##	KitchenAbvGr	-8.769353e+03
##	KitchenQualFa	-4.142462e+03
	KitchenQualGd	-7.401314e+03
	KitchenQualTA	-7.895082e+03
	TotRmsAbvGrd	3.134610e+03
	FunctionalTRUE	9.417097e+03
	Fireplaces	4.307412e+03
	FireplaceQuFa	-6.472431e+03
	FireplaceQuGd	6.267401e+02
	1	

```
## FireplaceQunone
                                     -3.283631e+03
## FireplaceQuPo
                                     -1.293357e+03
## FireplaceQuTA
                                     -1.735547e+03
## GarageTypeBuiltIn
                                      5.849144e+03
## GarageTypeDetchd
                                     -1.893184e+03
## GarageTypenone
                                     -2.588294e+02
## GarageTypeOther
                                     -8.622550e+03
## GarageFinishnone
                                     -2.927798e+02
## GarageFinishRFn
                                     -4.175513e+03
## GarageFinishUnf
                                     -2.521118e+03
## GarageCars
                                      6.603209e+03
## GarageArea
                                      1.855859e+01
## GarageQualTA
                                     -4.469280e+03
## GarageQualPo
                                     -6.184994e+03
## GarageQualnone
                                     -5.544615e+02
## GarageCondPo
                                     -3.881712e+03
## GarageCondnone
                                     -5.356516e+02
## GarageCondTA
                                      8.976781e+02
## PavedDriveP
                                     -1.820175e+03
## PavedDriveY
                                      2.439970e+03
## WoodDeckSF
                                      2.251082e+01
## OpenPorchSF
                                      1.984373e+01
## EnclosedPorch
                                     -1.527286e+00
## `3SsnPorch`
                                      2.911080e+01
## ScreenPorch
                                      3.967100e+01
## PoolArea
                                      6.773486e+01
## PoolQCGd
                                     -1.194133e+05
## PoolQCFa
                                     -2.523648e+04
## PoolQCOther
                                     -1.078525e+04
## FenceGdWo
                                     -6.560052e+02
## FenceMnPrv
                                      8.642913e+02
## FenceMnWw
                                     -3.913948e+03
## Fencenone
                                      3.212191e+02
## MiscFeatureOther
                                     -4.260566e+03
## MiscFeatureShed
                                     -1.276506e+02
## MiscFeatureTenC
                                     -2.214455e+04
## MiscFeatureNone
                                      8.792538e+02
## MiscVal
                                      1.558551e-01
## MoSold
                                     -4.924604e+01
## YrSold
                                     -1.012129e+02
## SaleTypeOther
                                      4.245401e+03
## SaleTypeNew
                                      8.606486e+03
## SaleTypeWD
                                     -2.967319e+03
## SaleConditionAdjLand
                                      2.618957e+03
## SaleConditionAlloca
                                      6.676777e+03
## SaleConditionFamily
                                     -5.583194e+03
## SaleConditionNormal
                                      1.944925e+03
## SaleConditionPartial
                                      7.228421e+03
```

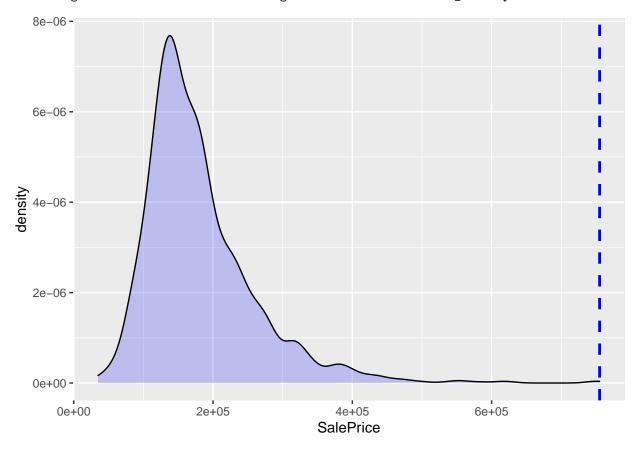
predict(fit.ridge.opt, newx=test) raises an error regarding the number of variables. This is because the fit function creates dummy variables. We must model the test set to have the same structure as the modeled training set (175 variables).

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

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

Warning: Removed 1459 rows containing non-finite values (stat_bin).

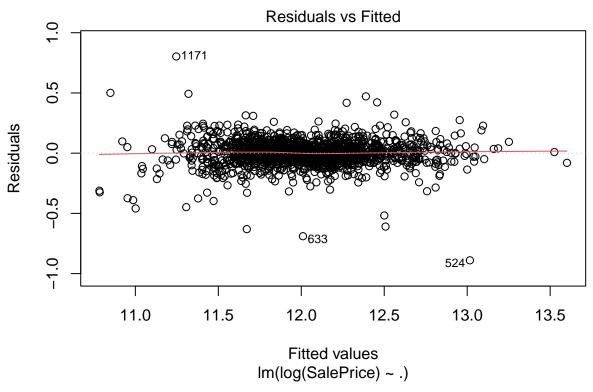
Warning: Removed 1459 rows containing non-finite values (stat_density).



Influential Outliers

standardized residuals help determine regression outliers: 1171, 633, 524

```
plot(fit.all, which=1)
```



```
fitted.values <- predict(fit.lasso.opt, newx=X)
residuals <- train$SalePrice - fitted.values
stand.resid <- scale(residuals)

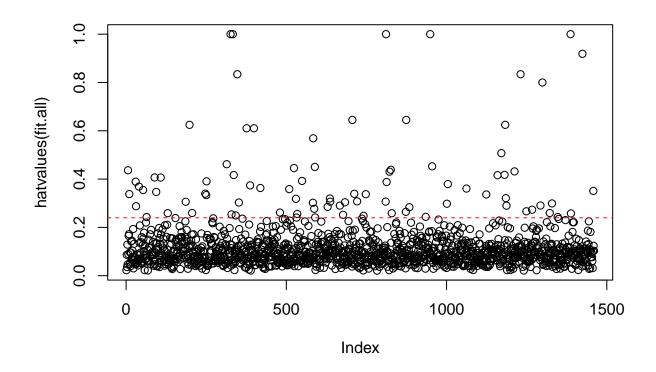
outliers <- which(abs(stand.resid) > 3)
indexes <- 1:length(stand.resid)

ggplot(mapping=aes(x=fitted.values, y=stand.resid)) +
   geom_point(shape=1) +
   geom_hline(yintercept=0, color="red", size=1, linetype="dashed") +

ggrepel::geom_text_repel(aes(label = ifelse(indexes %in% outliers, indexes, "")))</pre>
```

Hat-Values to identify influencial observations

```
threshold <- 2*length(coefficients(fit.all))/nrow(fit.all$model)
plot(hatvalues(fit.all))
abline(h = threshold, lty = 2, col = "red") # add cutoff line</pre>
```

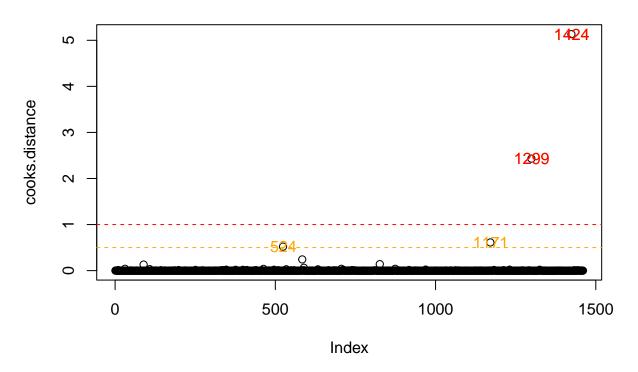


0.5: 524, 1171 1: 1299, 1424

```
cooks.distance <- cooks.distance(fit.all)

plot(cooks.distance, main = "Cooks Distance for Influential Obs")
abline(h = 0.5, lty = 2, col = "orange") # add cutoff line
text(x=1:length(cooks.distance)+1, y=cooks.distance, labels=ifelse(cooks.distance>0.5, names(cooks.distance)+1, lty = 2, col = "red") # add cutoff line
text(x=1:length(cooks.distance)+1, y=cooks.distance, labels=ifelse(cooks.distance>1, names(cooks.distance)+1
```

Cooks Distance for Influential Obs



```
new.train <- train %>% filter(!(row number() %in% c(524, 1171, 1299, 1424)))
fit.all <- new.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
                -0.4318633
                                                  1.4970709
                                                                 -0.4463229
## 2
                -0.4318633
                                                 -0.6675123
                                                                 -0.4463229
## 3
                -0.4318633
                                                  1.4970709
                                                                 -0.4463229
## 4
                -0.4318633
                                                  1.4970709
                                                                 -0.4463229
## 5
                -0.4318633
                                                  1.4970709
                                                                 -0.4463229
##
  6
                 2.3139573
                                                 -0.6675123
                                                                 -0.4463229
##
     MSZoningRL MSZoningRO MSZoningother
                                             LotArea StreetPave
                                                                 AlleyPave
## 1
      0.5188578 -0.4374447
                              -0.0831317 -0.20318339 0.06430466 -0.1701628
      0.5188578 -0.4374447
                              -0.0831317 -0.08658590 0.06430466 -0.1701628
## 3
                              0.5188578 -0.4374447
      0.5188578 -0.4374447
                              -0.0831317 -0.09165535 0.06430466 -0.1701628
## 5
      0.5188578 -0.4374447
                              -0.0831317
                                         0.38588743 0.06430466 -0.1701628
                                         0.37118601 0.06430466 -0.1701628
      0.5188578 -0.4374447
                              -0.0831317
     Alleynone LotShapeReg LandContourLvl LotConfigInside LandSlopeMod
## 1 0.2581102
                                 0.334996
                                                0.6216117
                                                            -0.2160946
                 0.7585263
## 2 0.2581102
                 0.7585263
                                 0.334996
                                               -1.6076165
                                                            -0.2160946
## 3 0.2581102 -1.3174404
                                 0.334996
                                                0.6216117
                                                            -0.2160946
## 4 0.2581102 -1.3174404
                                 0.334996
                                               -1.6076165
                                                            -0.2160946
```

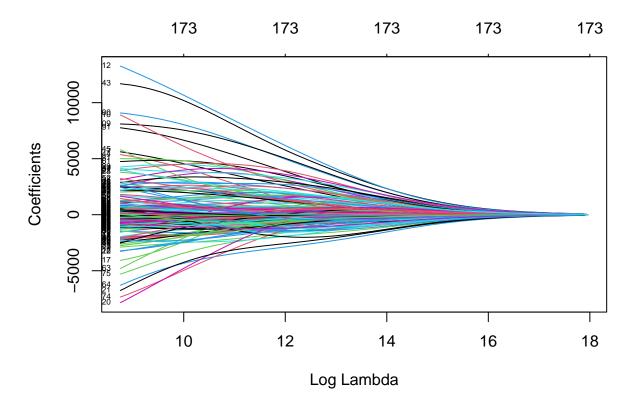
```
## 5 0.2581102 -1.3174404
                                  0.334996
                                                 -1.6076165
                                                               -0.2160946
## 6 0.2581102 -1.3174404
                                  0.334996
                                                               -0.2160946
                                                  0.6216117
     LandSlopeSev NeighborhoodBrkSide NeighborhoodCollgCr NeighborhoodCrawfor
## 1
       -0.0948832
                            -0.2036157
                                                  2.9496927
                                                                      -0.1904573
## 2
       -0.0948832
                            -0.2036157
                                                 -0.3387855
                                                                      -0.1904573
## 3
       -0.0948832
                                                                      -0.1904573
                            -0.2036157
                                                  2.9496927
       -0.0948832
## 4
                            -0.2036157
                                                 -0.3387855
                                                                       5.2469132
## 5
       -0.0948832
                            -0.2036157
                                                 -0.3387855
                                                                      -0.1904573
##
  6
       -0.0948832
                            -0.2036157
                                                 -0.3387855
                                                                      -0.1904573
##
     NeighborhoodEdwards NeighborhoodGilbert NeighborhoodMitchel NeighborhoodNAmes
              -0.2670711
                                   -0.2394404
                                                         -0.1845738
                                                                            -0.4273789
## 2
              -0.2670711
                                   -0.2394404
                                                                            -0.4273789
                                                         -0.1845738
## 3
              -0.2670711
                                   -0.2394404
                                                         -0.1845738
                                                                            -0.4273789
## 4
              -0.2670711
                                   -0.2394404
                                                                           -0.4273789
                                                         -0.1845738
## 5
              -0.2670711
                                   -0.2394404
                                                                            -0.4273789
                                                         -0.1845738
##
  6
              -0.2670711
                                   -0.2394404
                                                          5.4141654
                                                                            -0.4273789
##
     NeighborhoodNoRidge NeighborhoodNridgHt NeighborhoodNWAmes
## 1
              -0.1701628
                                   -0.2362186
                                                       -0.2296683
## 2
              -0.1701628
                                   -0.2362186
                                                       -0.2296683
## 3
              -0.1701628
                                   -0.2362186
                                                        -0.2296683
## 4
              -0.1701628
                                   -0.2362186
                                                       -0.2296683
## 5
               5.8726903
                                   -0.2362186
                                                       -0.2296683
                                   -0.2362186
                                                        -0.2296683
## 6
              -0.1701628
##
     NeighborhoodOldTown NeighborhoodSawyer NeighborhoodSawyerW
## 1
                                  -0.2313197
              -0.2899693
                                                        -0.205437
## 2
              -0.2899693
                                   -0.2313197
                                                         -0.205437
## 3
              -0.2899693
                                   -0.2313197
                                                         -0.205437
## 4
              -0.2899693
                                   -0.2313197
                                                         -0.205437
## 5
              -0.2899693
                                   -0.2313197
                                                         -0.205437
## 6
              -0.2899693
                                   -0.2313197
                                                         -0.205437
##
     NeighborhoodSomerst NeighborhoodTimber Condition1Pos Condition1St
## 1
              -0.2504608
                                   -0.1636457
                                                 -0.1347937
                                                               -0.3103536
## 2
              -0.2504608
                                   -0.1636457
                                                 -0.1347937
                                                                3.2199184
## 3
              -0.2504608
                                   -0.1636457
                                                 -0.1347937
                                                               -0.3103536
## 4
              -0.2504608
                                   -0.1636457
                                                 -0.1347937
                                                               -0.3103536
## 5
              -0.2504608
                                   -0.1636457
                                                 -0.1347937
                                                               -0.3103536
## 6
              -0.2504608
                                   -0.1636457
                                                 -0.1347937
                                                               -0.3103536
##
     Condition1Norm Condition2Pos Condition2St Condition2Norm BldgTypeMultiFam
## 1
          0.3965912
                       -0.03707521
                                    -0.07430389
                                                     0.09849909
                                                                        -0.2457846
         -2.5197563
## 2
                       -0.03707521
                                                     0.09849909
                                    -0.07430389
                                                                       -0.2457846
## 3
                                                     0.09849909
          0.3965912
                       -0.03707521
                                    -0.07430389
                                                                       -0.2457846
## 4
          0.3965912
                       -0.03707521
                                    -0.07430389
                                                     0.09849909
                                                                        -0.2457846
## 5
          0.3965912
                       -0.03707521
                                    -0.07430389
                                                     0.09849909
                                                                        -0.2457846
## 6
          0.3965912
                       -0.03707521
                                    -0.07430389
                                                     0.09849909
                                                                       -0.2457846
     BldgTypeTwnhs BldgTypeTwnhsE HouseStyle1.5Unf HouseStyleEqMore2story
## 1
                         -0.291358
                                         -0.09849909
                                                                   1.4922637
        -0.1743869
## 2
        -0.1743869
                         -0.291358
                                         -0.09849909
                                                                  -0.6696626
## 3
                                         -0.09849909
        -0.1743869
                         -0.291358
                                                                   1.4922637
                                                                   1.4922637
## 4
        -0.1743869
                         -0.291358
                                         -0.09849909
## 5
        -0.1743869
                         -0.291358
                                         -0.09849909
                                                                   1.4922637
##
  6
                                         -0.09849909
        -0.1743869
                         -0.291358
                                                                  -0.6696626
##
     HouseStyle2.5Unf OverallQual OverallCond YearBuilt YearRemodAdd
## 1
          -0.08721943 0.65773626
                                    -0.5162934 1.0519124
                                                               0.8788637
                                     2.1780550 0.1582813
## 2
          -0.08721943 -0.06831681
                                                              -0.4287051
```

```
## 3
          -0.08721943 0.65773626
                                   -0.5162934 0.9857175
                                                              0.8304352
## 4
          -0.08721943 0.65773626
                                   -0.5162934 -1.8606631
                                                             -0.7192759
          -0.08721943 1.38378933
## 5
                                   -0.5162934 0.9526201
                                                              0.7335783
## 6
          -0.08721943 -0.79436987 -0.5162934 0.7209379
                                                              0.4914359
##
     RoofStyleGable RoofStyleHip Exterior1stBrkFace Exterior1stCemntBd
## 1
          0.5071129
                      -0.4920919
                                          -0.1885138
                                                              -0.2072448
## 2
          0.5071129
                      -0.4920919
                                          -0.1885138
                                                              -0.2072448
## 3
                      -0.4920919
                                                              -0.2072448
          0.5071129
                                          -0.1885138
## 4
          0.5071129
                      -0.4920919
                                          -0.1885138
                                                              -0.2072448
## 5
          0.5071129
                      -0.4920919
                                          -0.1885138
                                                              -0.2072448
## 6
          0.5071129
                      -0.4920919
                                          -0.1885138
                                                              -0.2072448
##
     Exterior1stHdBoard Exterior1stMetalSd Exterior1stPlywood Exterior1stVinylSd
## 1
             -0.4240038
                                -0.4217479
                                                    -0.2801153
                                                                         1.3512696
## 2
             -0.4240038
                                                    -0.2801153
                                                                        -0.7395365
                                 2.3694563
## 3
             -0.4240038
                                 -0.4217479
                                                    -0.2801153
                                                                         1.3512696
## 4
             -0.4240038
                                 -0.4217479
                                                    -0.2801153
                                                                        -0.7395365
## 5
             -0.4240038
                                 -0.4217479
                                                    -0.2801153
                                                                         1.3512696
## 6
             -0.4240038
                                 -0.4217479
                                                    -0.2801153
                                                                         1.3512696
##
     Exterior1stWd Sdng Exterior2ndTRUE MasVnrTypeBrkFace MasVnrTypeNone
## 1
             -0.4058162
                             -0.3221727
                                                 1.5067680
                                                                -1.2042349
## 2
             -0.4058162
                             -0.3221727
                                                -0.6632164
                                                                 0.8298324
## 3
             -0.4058162
                             -0.3221727
                                                 1.5067680
                                                               -1.2042349
## 4
                                                -0.6632164
                                                                 0.8298324
              2.4624771
                               3.1017938
## 5
             -0.4058162
                                                                -1.2042349
                              -0.3221727
                                                 1.5067680
## 6
             -0.4058162
                              -0.3221727
                                                -0.6632164
                                                                 0.8298324
     MasVnrTypeStone MasVnrTypemissing MasVnrArea ExterQualFa ExterQualGd
## 1
          -0.3076878
                           -0.07430389 0.5227310 -0.09849909
                                                                  1.4100945
## 2
          -0.3076878
                           -0.07430389 -0.5710628 -0.09849909
                                                                -0.7086853
## 3
          -0.3076878
                           -0.07430389 0.3329913 -0.09849909
                                                                  1.4100945
## 4
          -0.3076878
                           -0.07430389 -0.5710628 -0.09849909
                                                                 -0.7086853
## 5
          -0.3076878
                           -0.07430389 1.3821405 -0.09849909
                                                                  1.4100945
## 6
          -0.3076878
                           -0.07430389 -0.5710628 -0.09849909
                                                                 -0.7086853
##
     ExterQualTA ExterCondFa ExterCondGd ExterCondTA FoundationCBlock
     -1.2811480
                  -0.1399799
                              -0.3324555
                                                              -0.875479
## 1
                                            0.3718794
## 2
       0.7800139
                  -0.1399799
                               -0.3324555
                                            0.3718794
                                                               1.141447
## 3
     -1.2811480
                  -0.1399799
                              -0.3324555
                                            0.3718794
                                                              -0.875479
       0.7800139
                  -0.1399799
                               -0.3324555
                                            0.3718794
                                                              -0.875479
## 5
     -1.2811480
                  -0.1399799
                               -0.3324555
                                            0.3718794
                                                              -0.875479
## 6
       0.7800139
                  -0.1399799
                              -0.3324555
                                            0.3718794
                                                              -0.875479
##
     FoundationPConc FoundationSlab FoundationStone FoundationWood BsmtQualFa
## 1
           1.1209374
                                         -0.06430466
                                                        -0.04542329 -0.1568873
                         -0.1294151
## 2
          -0.8914977
                         -0.1294151
                                         -0.06430466
                                                        -0.04542329 -0.1568873
                                                        -0.04542329 -0.1568873
## 3
           1.1209374
                         -0.1294151
                                         -0.06430466
## 4
                                                        -0.04542329 -0.1568873
          -0.8914977
                         -0.1294151
                                        -0.06430466
                                         -0.06430466
                                                        -0.04542329 -0.1568873
## 5
           1.1209374
                         -0.1294151
                                                        22.00001561 -0.1568873
## 6
          -0.8914977
                         -0.1294151
                                         -0.06430466
##
     BsmtQualGd BsmtQualTA BsmtQualnone BsmtCondGd BsmtCondPo BsmtCondTA
      1.1657065 -0.8952259
                             -0.1614212 -0.2160946 -0.03707521
##
                                                                  0.3375252
     1.1657065 -0.8952259
                             -0.1614212 -0.2160946 -0.03707521
                                                                  0.3375252
## 3
     1.1657065 -0.8952259
                             -0.1614212 -0.2160946 -0.03707521
                                                                  0.3375252
## 4 -0.8572597
                1.1162693
                             -0.1614212 4.6244245 -0.03707521 -2.9607073
                             -0.1614212 -0.2160946 -0.03707521 0.3375252
## 5 1.1657065 -0.8952259
## 6 1.1657065 -0.8952259
                             -0.1614212 -0.2160946 -0.03707521 0.3375252
     BsmtCondnone BsmtExposureGd BsmtExposureMn BsmtExposureNo BsmtExposurenone
```

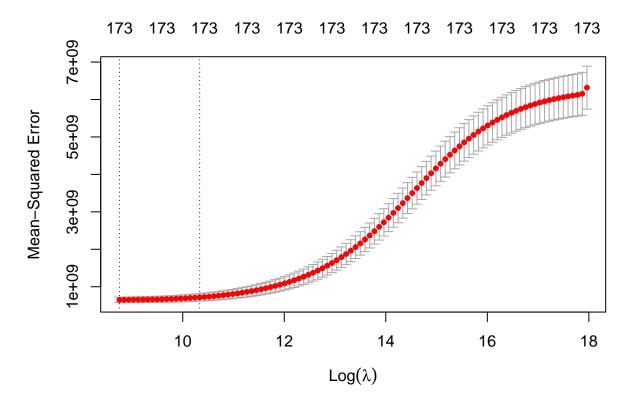
```
## 1
       -0.1614212
                      -0.3156413
                                       -0.291358
                                                       0.7262537
                                                                        -0.1636457
## 2
       -0.1614212
                       3.1659776
                                       -0.291358
                                                      -1.3759836
                                                                        -0.1636457
## 3
       -0.1614212
                      -0.3156413
                                        3.429846
                                                      -1.3759836
                                                                        -0.1636457
## 4
       -0.1614212
                      -0.3156413
                                       -0.291358
                                                       0.7262537
                                                                        -0.1636457
## 5
       -0.1614212
                       -0.3156413
                                       -0.291358
                                                      -1.3759836
                                                                        -0.1636457
##
  6
       -0.1614212
                      -0.3156413
                                       -0.291358
                                                       0.7262537
                                                                        -0.1636457
     BsmtFinType1BLQ BsmtFinType1GLQ BsmtFinType1LwQ BsmtFinType1Rec
## 1
           -0.336262
                            1.5805958
                                            -0.2313197
                                                            -0.3169543
## 2
           -0.336262
                           -0.6322383
                                            -0.2313197
                                                            -0.3169543
## 3
           -0.336262
                            1.5805958
                                           -0.2313197
                                                            -0.3169543
           -0.336262
                           -0.6322383
                                            -0.2313197
                                                            -0.3169543
## 5
           -0.336262
                            1.5805958
                                            -0.2313197
                                                            -0.3169543
##
           -0.336262
                            1.5805958
                                            -0.2313197
                                                            -0.3169543
##
     BsmtFinType1Unf BsmtFinType1none BsmtFinSF1 BsmtFinType2BLQ BsmtFinType2GLQ
## 1
          -0.6460918
                            -0.1614212
                                        0.6163091
                                                        -0.1522318
                                                                        -0.09849909
## 2
          -0.6460918
                            -0.1614212
                                        1.2443277
                                                        -0.1522318
                                                                        -0.09849909
## 3
          -0.6460918
                            -0.1614212 0.1083530
                                                        -0.1522318
                                                                        -0.09849909
## 4
          -0.6460918
                            -0.1614212 -0.5150478
                                                        -0.1522318
                                                                        -0.09849909
## 5
                            -0.1614212 0.4985557
          -0.6460918
                                                        -0.1522318
                                                                        -0.09849909
## 6
          -0.6460918
                            -0.1614212 0.6763403
                                                        -0.1522318
                                                                        -0.09849909
##
     BsmtFinType2LwQ BsmtFinType2Rec BsmtFinType2Unf BsmtFinType2none BsmtFinSF2
## 1
          -0.1805594
                           -0.1961886
                                            0.4035188
                                                             -0.1636457 -0.2889829
                                                             -0.1636457 -0.2889829
## 2
                           -0.1961886
                                            0.4035188
          -0.1805594
## 3
                                             0.4035188
                                                             -0.1636457 -0.2889829
          -0.1805594
                           -0.1961886
## 4
          -0.1805594
                           -0.1961886
                                             0.4035188
                                                             -0.1636457 -0.2889829
## 5
          -0.1805594
                           -0.1961886
                                             0.4035188
                                                             -0.1636457 -0.2889829
## 6
                           -0.1961886
                                             0.4035188
                                                             -0.1636457 -0.2889829
          -0.1805594
       BsmtUnfSF TotalBsmtSF HeatingGasW HeatingOther HeatingQCFa HeatingQCGd
##
                                           -0.09849909
                                                         -0.1865528
## 1 -0.94263948
                  -0.4739156
                               -0.1118427
                                                                     -0.4452164
## 2 -0.63973094
                   0.5040178
                               -0.1118427
                                            -0.09849909
                                                         -0.1865528
                                                                      -0.4452164
## 3 -0.30065423
                  -0.3197586
                               -0.1118427
                                            -0.09849909
                                                         -0.1865528
                                                                      -0.4452164
## 4 -0.06104002
                  -0.7147859
                               -0.1118427
                                            -0.09849909
                                                         -0.1865528
                                                                       2.2445559
## 5 -0.17406559
                   0.2221995
                               -0.1118427
                                            -0.09849909
                                                         -0.1865528
                                                                      -0.4452164
## 6 -1.13704346
                  -0.6184378
                               -0.1118427
                                           -0.09849909
                                                         -0.1865528
                                                                      -0.4452164
     HeatingQCPo HeatingQCTA CentralAirY ElectricalOther `1stFlrSF`
                                                                      `2ndFlrSF
## 1 -0.02620712
                  -0.6428905
                                0.2641092
                                                 0.3050068 -0.8131311 1.1667394
## 2 -0.02620712
                  -0.6428905
                                0.2641092
                                                 0.3050068 0.2778749 -0.7939241
## 3 -0.02620712
                  -0.6428905
                                0.2641092
                                                 0.3050068 -0.6411499
                                                                       1.1942897
## 4 -0.02620712
                  -0.6428905
                                0.2641092
                                                 0.3050068 -0.5309744
                                                                        0.9417453
## 5 -0.02620712
                                                 0.3050068 -0.0365283
                  -0.6428905
                                0.2641092
                                                                        1.6236154
  6 -0.02620712
                  -0.6428905
                                0.2641092
                                                 0.3050068 -0.9743635
                                                                       0.5055321
##
     LowQualFinSF
                   GrLivArea BsmtFullBath BsmtHalfBath
                                                           FullBath
                                                                       HalfBath
## 1
       -0.1203678
                   0.3933414
                                 1.1136720
                                              -0.2413283
                                                          0.7930271
                                                                     1.2278772
## 2
       -0.1203678 -0.4888946
                                -0.8189936
                                               3.9416954
                                                         0.7930271 -0.7607649
## 3
       -0.1203678
                   0.5430064
                                 1.1136720
                                              -0.2413283 0.7930271
                                                                     1.2278772
## 4
       -0.1203678
                                              -0.2413283 -1.0253153 -0.7607649
                   0.4071263
                                 1.1136720
## 5
       -0.1203678
                   1.3543484
                                 1.1136720
                                              -0.2413283 0.7930271
                                                                      1.2278772
## 6
       -0.1203678 -0.2919669
                                 1.1136720
                                              -0.2413283 -1.0253153
                                                                     1.2278772
     BedroomAbvGr KitchenAbvGr KitchenQualFa KitchenQualGd KitchenQualTA
## 1
        0.1649022
                    -0.2116841
                                   -0.1658434
                                                   1.2197813
                                                                 -1.0079297
## 2
        0.1649022
                    -0.2116841
                                   -0.1658434
                                                  -0.8192561
                                                                 0.9914513
## 3
        0.1649022
                    -0.2116841
                                   -0.1658434
                                                   1.2197813
                                                                -1.0079297
## 4
        0.1649022
                    -0.2116841
                                   -0.1658434
                                                   1.2197813
                                                                -1.0079297
## 5
        1.3898900
                    -0.2116841
                                   -0.1658434
                                                   1.2197813
                                                                 -1.0079297
```

```
## 6
       -2.2850733
                    -0.2116841
                                   -0.1658434
                                                  -0.8192561
                                                                  0.9914513
##
     TotRmsAbvGrd FunctionalTRUE Fireplaces FireplaceQuFa FireplaceQuGd
                        0.2714695 -0.9506594
## 1
        0.9215787
                                                -0.1522318
                                                               -0.5908956
                        0.2714695
## 2
       -0.3156906
                                  0.6063261
                                                 -0.1522318
                                                               -0.5908956
##
  3
       -0.3156906
                        0.2714695
                                   0.6063261
                                                 -0.1522318
                                                               -0.5908956
                                  0.6063261
## 4
        0.3029440
                        0.2714695
                                                -0.1522318
                                                                1.6911840
## 5
        1.5402134
                        0.2714695 0.6063261
                                                 -0.1522318
                                                               -0.5908956
## 6
       -0.9343253
                        0.2714695 -0.9506594
                                                 -0.1522318
                                                               -0.5908956
##
     FireplaceQunone FireplaceQuPo FireplaceQuTA GarageTypeBuiltIn
## 1
                         -0.1149474
                                       -0.5231182
           1.0532723
                                                          -0.2520047
## 2
          -0.9487701
                         -0.1149474
                                        1.9103008
                                                          -0.2520047
## 3
                                                          -0.2520047
          -0.9487701
                         -0.1149474
                                        1.9103008
## 4
          -0.9487701
                         -0.1149474
                                       -0.5231182
                                                          -0.2520047
## 5
          -0.9487701
                         -0.1149474
                                        1.9103008
                                                          -0.2520047
## 6
                         -0.1149474
                                       -0.5231182
                                                          -0.2520047
           1.0532723
##
     GarageTypeDetchd GarageTypenone GarageTypeOther GarageFinishnone
## 1
           -0.6014748
                           -0.2426286
                                           -0.1545754
                                                             -0.2426286
## 2
           -0.6014748
                           -0.2426286
                                           -0.1545754
                                                             -0.2426286
## 3
           -0.6014748
                           -0.2426286
                                                             -0.2426286
                                           -0.1545754
## 4
            1.6614382
                           -0.2426286
                                            -0.1545754
                                                             -0.2426286
## 5
           -0.6014748
                           -0.2426286
                                           -0.1545754
                                                             -0.2426286
## 6
           -0.6014748
                           -0.2426286
                                           -0.1545754
                                                             -0.2426286
##
     GarageFinishRFn GarageFinishUnf GarageCars
                                                  GarageArea GarageQualTA
## 1
                           -0.8416848
                                       0.3124708
                                                   0.35714633
           1.5647856
                                                                  0.336262
## 2
           1.5647856
                           -0.8416848
                                       0.3124708 -0.05724160
                                                                  0.336262
## 3
           1.5647856
                           -0.8416848
                                       0.3124708
                                                   0.63968355
                                                                  0.336262
## 4
                            1.1872772
                                       1.6505811
                                                                  0.336262
          -0.6386262
                                                   0.79978798
##
   5
           1.5647856
                           -0.8416848
                                       1.6505811
                                                   1.71332501
                                                                  0.336262
## 6
                            1.1872772 0.3124708
                                                   0.03693747
                                                                  0.336262
          -0.6386262
##
     GarageQualPo GarageQualnone GarageCondPo GarageCondnone GarageCondTA
## 1
       -0.1904573
                      -0.2426286
                                    -0.1722863
                                                    -0.2426286
                                                                  0.3169543
##
  2
       -0.1904573
                      -0.2426286
                                    -0.1722863
                                                    -0.2426286
                                                                  0.3169543
## 3
       -0.1904573
                      -0.2426286
                                    -0.1722863
                                                    -0.2426286
                                                                  0.3169543
## 4
                                    -0.1722863
       -0.1904573
                       -0.2426286
                                                    -0.2426286
                                                                  0.3169543
## 5
       -0.1904573
                       -0.2426286
                                    -0.1722863
                                                    -0.2426286
                                                                  0.3169543
## 6
       -0.1904573
                      -0.2426286
                                    -0.1722863
                                                    -0.2426286
                                                                  0.3169543
##
     PavedDriveP PavedDriveY WoodDeckSF OpenPorchSF EnclosedPorch `3SsnPorch`
## 1
      -0.1449945
                   0.2995975 -0.7509470 0.22795792
                                                         -0.3597584
                                                                      -0.1164611
## 2
      -0.1449945
                   0.2995975 1.6380585 -0.70824437
                                                         -0.3597584
                                                                      -0.1164611
## 3
                   0.2995975 -0.7509470 -0.06364607
      -0.1449945
                                                         -0.3597584
                                                                      -0.1164611
      -0.1449945
                   0.2995975 -0.7509470 -0.17107912
                                                          4.0852491
                                                                      -0.1164611
## 5
      -0.1449945
                   0.2995975 0.7882780 0.58095223
                                                         -0.3597584
                                                                      -0.1164611
##
  6
      -0.1449945
                   0.2995975 -0.4302752 -0.24781701
                                                         -0.3597584
                                                                      10.7838145
##
                                 PoolQCFa PoolQCOther
                                                       FenceGdWo FenceMnPrv
     ScreenPorch
                    PoolArea
## 1
      -0.2705135 -0.05222247 -0.03707521
                                           0.05246836 -0.1961886
                                                                    -0.347533
## 2
      -0.2705135 -0.05222247 -0.03707521
                                           0.05246836 -0.1961886
                                                                    -0.347533
  3
      -0.2705135 -0.05222247 -0.03707521
                                           0.05246836 -0.1961886
                                                                    -0.347533
      -0.2705135 -0.05222247 -0.03707521
## 4
                                           0.05246836 -0.1961886
                                                                   -0.347533
      -0.2705135 -0.05222247 -0.03707521
                                           0.05246836 -0.1961886
                                                                    -0.347533
##
      -0.2705135 -0.05222247 -0.03707521
                                           0.05246836 -0.1961886
                                                                     2.875448
##
                  Fencenone MiscFeatureOther MiscFeatureShed MiscFeatureTenC
       FenceMnWw
## 1 -0.08721943
                  0.4867037
                                  -0.03707521
                                                    -0.1865528
                                                                    -0.02620712
## 2 -0.08721943
                  0.4867037
                                  -0.03707521
                                                    -0.1865528
                                                                    -0.02620712
## 3 -0.08721943
                  0.4867037
                                  -0.03707521
                                                    -0.1865528
                                                                    -0.02620712
```

```
## 4 -0.08721943 0.4867037
                                 -0.03707521
                                                  -0.1865528
                                                                 -0.02620712
## 5 -0.08721943 0.4867037
                                 -0.03707521
                                                  -0.1865528
                                                                 -0.02620712
## 6 -0.08721943 -2.0532269
                                 -0.03707521
                                                   5.3567308
                                                                 -0.02620712
    MiscFeatureNone
                         MiscVal
                                    MoSold
                                                YrSold SaleTypeOther SaleTypeNew
## 1
           0.1961886 -0.08777895 -1.5995777 0.1374787
                                                         -0.1399799
                                                                     -0.2995975
## 2
           0.1961886 -0.08777895 -0.4891271 -0.6150365
                                                         -0.1399799 -0.2995975
           0.1961886 -0.08777895 0.9914738 0.1374787 -0.1399799 -0.2995975
## 4
           0.1961886 -0.08777895 -1.5995777 -1.3675518 -0.1399799 -0.2995975
## 5
           0.1961886 -0.08777895 2.1019244 0.1374787
                                                          -0.1399799
                                                                     -0.2995975
## 6
          -5.0936363 1.32124085 1.3616240 0.8899940
                                                          -0.1399799 -0.2995975
     SaleTypeWD SaleConditionAdjLand SaleConditionAlloca SaleConditionFamily
                         -0.05246836
## 1 0.3884385
                                            -0.08721943
                                                                  -0.1179746
## 2 0.3884385
                         -0.05246836
                                             -0.08721943
                                                                  -0.1179746
## 3 0.3884385
                        -0.05246836
                                            -0.08721943
                                                                 -0.1179746
## 4 0.3884385
                         -0.05246836
                                             -0.08721943
                                                                  -0.1179746
## 5 0.3884385
                         -0.05246836
                                             -0.08721943
                                                                  -0.1179746
## 6 0.3884385
                         -0.05246836
                                             -0.08721943
                                                                  -0.1179746
     SaleConditionNormal SaleConditionPartial
## 1
              0.4650007
                                  -0.3036605
## 2
              0.4650007
                                   -0.3036605
## 3
              0.4650007
                                  -0.3036605
## 4
              -2.1490573
                                  -0.3036605
## 5
              0.4650007
                                   -0.3036605
## 6
              0.4650007
                                   -0.3036605
fit.ridge <- glmnet(x=X.sd, y=new.train$SalePrice, alpha=0)</pre>
plot(fit.ridge, xvar="lambda", label=TRUE)
```



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



```
## 174 x 1 sparse Matrix of class "dgCMatrix"
##
                                                s0
## (Intercept)
                                     -2.405513e+05
## MSSubClass1S SF other
                                     -6.492453e+02
## MSSubClassmulti-level SF non PUD 1.731055e+02
## MSSubClassother
                                     -7.722560e+03
## MSZoningRL
                                      8.783075e+02
## MSZoningRO
                                     -6.307562e+03
## MSZoningother
                                     -2.413012e+04
## LotArea
                                      5.670175e-01
## StreetPave
                                      2.821704e+04
## AlleyPave
                                      1.676423e+01
## Alleynone
                                      1.315117e+03
## LotShapeReg
                                     -1.740240e+03
## LandContourLvl
                                     -1.264535e+03
## LotConfigInside
                                     -1.532802e+03
## LandSlopeMod
                                      2.954866e+03
## LandSlopeSev
                                     -2.768868e+04
## NeighborhoodBrkSide
                                      3.883248e+03
## NeighborhoodCollgCr
                                     -6.439691e+03
## NeighborhoodCrawfor
                                      1.351590e+04
```

##	NeighborhoodEdwards	-9.073213e+03
##	NeighborhoodGilbert	-9.535624e+03
##	NeighborhoodMitchel	-1.552266e+04
##	NeighborhoodNAmes	-9.118022e+03
##	NeighborhoodNoRidge	2.568058e+04
##	NeighborhoodNridgHt	1.129403e+04
##	NeighborhoodNWAmes	-1.134013e+04
##	NeighborhoodOldTown	-3.417475e+03
##	NeighborhoodSawyer	-4.704131e+03
##	NeighborhoodSawyerW	-3.636853e+03
##	NeighborhoodSomerst	2.886339e+03
##	NeighborhoodTimber	-9.616446e+03
##	Condition1Pos	1.551224e+03
##	Condition1St	-1.444173e+03
##	Condition1Norm	8.193811e+03
##	Condition2Pos	3.042684e+02
##	Condition2St	-4.131341e+03
##	Condition2Norm	4.222281e+02
##	BldgTypeMultiFam	-4.823886e+03
##	BldgTypeTwnhs	-1.201618e+04
##	BldgTypeTwnhsE	-4.018194e+03
##	HouseStyle1.5Unf	6.726066e+03
##	HouseStyleEqMore2story	9.610016e+00
##	HouseStyle2.5Unf	-7.642262e+03
##	OverallQual	8.371244e+03
##	OverallCond	4.835745e+03
##	YearBuilt	1.880801e+02
##	YearRemodAdd	1.234880e+02
##	RoofStyleGable	9.728212e+02
##	RoofStyleHip	2.913191e+03
##	Exterior1stBrkFace	1.341724e+04
##	Exterior1stCemntBd	4.901678e+03
##	Exterior1stHdBoard	-7.501727e+02
##	Exterior1stMetalSd	9.736856e+02
##	Exterior1stPlywood	-4.587211e+03
	Exterior1stVinylSd	9.259741e+02
	Exterior1stWd Sdng	-2.578880e+03
	Exterior2ndTRUE	-4.142560e+02
##	MasVnrTypeBrkFace	-1.149238e+03
	MasVnrTypeNone	5.007386e+03
	MasVnrTypeStone	6.154684e+03
	MasVnrTypemissing	-1.973637e+03
	MasVnrArea	2.630243e+01
##	ExterQualFa	7.388897e+02
	ExterQualGd	-1.037928e+04
	ExterQualTA	-1.304479e+04
	ExterCondFa	-2.718469e+02
	ExterCondGd	-3.058895e+03
	ExterCondTA	-2.194281e+02
	FoundationCBlock	5.951340e+02
	FoundationPConc	2.629854e+03
	FoundationSlab	1.221775e+03
	FoundationStone	7.470114e+03
	FoundationWood	-1.803334e+04
		1.3000010.01

	BsmtQualFa	-7.493293e+03
	BsmtQualGd	-1.492854e+04
##	BsmtQualTA	-1.074975e+04
##	BsmtQualnone	2.835518e+03
##	BsmtCondGd	2.175877e+03
##	BsmtCondPo	1.480797e+04
##	BsmtCondTA	3.833122e+03
##	BsmtCondnone	2.993300e+03
##	${\tt BsmtExposureGd}$	1.736809e+04
##	${\tt BsmtExposureMn}$	-7.703136e+01
##	BsmtExposureNo	-4.791800e+03
##	BsmtExposurenone	-1.827210e+02
##	BsmtFinType1BLQ	9.853753e+02
##	BsmtFinType1GLQ	4.547433e+03
##	BsmtFinType1LwQ	-4.469352e+03
##	BsmtFinType1Rec	-1.913939e+03
##	BsmtFinType1Unf	5.660900e+02
##	BsmtFinType1none	3.355286e+03
##	BsmtFinSF1	1.781088e+01
##	BsmtFinType2BLQ	-4.830002e+03
	BsmtFinType2GLQ	8.079538e+03
	BsmtFinType2LwQ	-5.299540e+03
	BsmtFinType2Rec	-4.489225e+03
	BsmtFinType2Unf	-2.121105e+03
	BsmtFinType2none	-2.667543e+03
##	BsmtFinSF2	7.411123e+00
##	BsmtUnfSF	1.187897e+00
##	TotalBsmtSF	2.192862e+01
##	HeatingGasW	-3.365154e+03
##	HeatingOther	-3.011962e+03
##	HeatingQCFa	-2.332430e+03
##	HeatingQCGd	-3.267370e+03
##	HeatingQCPo	-1.646758e+04
	HeatingQCTA	-3.235058e+03
	CentralAirY	1.850293e+02
	ElectricalOther	-2.404205e+03
##	`1stFlrSF`	2.404203e+03 2.155489e+01
	`2ndFlrSF`	2.133489e+01 2.023742e+01
		-2.078267e+01
	LowQualFinSF GrLivArea	
	BsmtFullBath	2.636868e+01
		1.940393e+03
	BsmtHalfBath	-1.353949e+03
	FullBath	5.392792e+03
	HalfBath	4.411440e+03
	BedroomAbvGr	-4.980673e+03
	KitchenAbvGr	-1.479754e+04
	KitchenQualFa	-9.972957e+03
	KitchenQualGd	-1.602934e+04
	KitchenQualTA	-1.371871e+04
	TotRmsAbvGrd	2.435533e+03
	FunctionalTRUE	1.500706e+04
	Fireplaces	4.537311e+03
	FireplaceQuFa	-8.023959e+03
##	FireplaceQuGd	-2.908834e+03

```
## FireplaceQunone
                                      1.069372e+03
## FireplaceQuPo
                                     -5.453615e+02
## FireplaceQuTA
                                     -3.053858e+03
## GarageTypeBuiltIn
                                      9.114494e+03
## GarageTypeDetchd
                                      4.182789e+02
## GarageTypenone
                                      8.027968e+02
## GarageTypeOther
                                     -6.758682e+03
## GarageFinishnone
                                      6.135708e+02
## GarageFinishRFn
                                     -3.150057e+03
## GarageFinishUnf
                                     -7.696138e+01
## GarageCars
                                      5.601434e+03
## GarageArea
                                      1.463671e+01
## GarageQualTA
                                     -8.478003e+03
## GarageQualPo
                                     -1.151384e+04
## GarageQualnone
                                     -1.871144e+02
## GarageCondPo
                                     -9.683654e+02
## GarageCondnone
                                     -1.576130e+01
## GarageCondTA
                                      3.520105e+03
## PavedDriveP
                                     -2.949982e+03
## PavedDriveY
                                      1.634842e+03
## WoodDeckSF
                                      1.627416e+01
## OpenPorchSF
                                      1.838488e+01
## EnclosedPorch
                                     -7.673141e+00
## `3SsnPorch`
                                      2.853663e+01
## ScreenPorch
                                      3.935118e+01
## PoolArea
                                      1.110965e+02
## PoolQCFa
                                     -7.410563e+04
## PoolQCOther
                                     -4.176666e+04
## FenceGdWo
                                      5.043175e+03
## FenceMnPrv
                                      5.289130e+03
## FenceMnWw
                                     -5.399425e+02
## Fencenone
                                      3.711022e+03
## MiscFeatureOther
                                      3.099196e+03
## MiscFeatureShed
                                      2.366580e+03
## MiscFeatureTenC
                                      -3.987483e+04
## MiscFeatureNone
                                      8.307181e+02
## MiscVal
                                     -2.358242e-01
## MoSold
                                     -1.795936e+02
## YrSold
                                      -1.866574e+02
## SaleTypeOther
                                      5.860044e+03
## SaleTypeNew
                                      1.483243e+04
## SaleTypeWD
                                     -2.370482e+03
## SaleConditionAdjLand
                                      8.059600e+03
## SaleConditionAlloca
                                      2.199765e+03
## SaleConditionFamily
                                      1.503416e+02
## SaleConditionNormal
                                      6.913841e+03
## SaleConditionPartial
                                      7.708477e+03
```

predict(fit.lasso.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(test$Id, predicted.ridge)
colnames(SubmitDF) <- c("Id", "SalePrice")
write.csv(file='../submissions/ridge2.csv', SubmitDF, row.names = FALSE)</pre>
```