My Home Equity Report

Creation Date: Sunday, August 10, 2025, 03:07:05 AM
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Home Equity Data
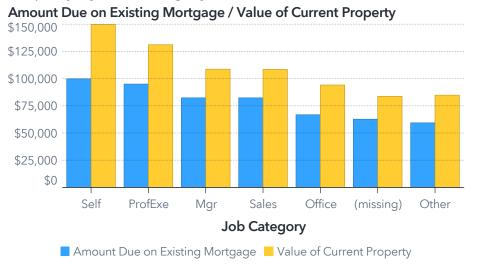
Loan Status	City	Division	Job Category	Loan Application Date	Loan Purpose	Loan Status Code	Region
Current	columbus	South Atlantic	Other	Oct 2018	DebtCon	0	South
Current	lompoc	Pacific	Other	Sep 2020	DebtCon	0	West
Current	fairfax	South Atlantic	Other	Mar 2021	DebtCon	0	South
Current	williamsport	Middle Atlantic	Other	Nov 2021	DebtCon	0	Northeast
Current	howell	East North Central	Other	Jul 2017	DebtCon	0	Midwest
Current	haledon	Middle Atlantic	Other	Jan 2018	DebtCon	0	Northeast
Current	hartford	East North Central	Other	Feb 2020	DebtCon	0	Midwest
Current	emerson	South Atlantic	Other	Jun 2017	DebtCon	0	South
Current	little falls	West North Central	Other	May 2018	DebtCon	0	Midwest
Current	okanogan	Pacific	Other	Jun 2020	DebtCon	0	West
Current	north platte	West North Central	Other	Apr 2019	DebtCon	0	Midwest
Current	daphne	East South Central	Other	May 2017	DebtCon	0	South
Current	elma	Pacific		Dec 2018	HomeImp	0	West
Current	craig	Mountain		May 2019	HomeImp	0	West
Current	orem	Mountain		Dec 2020	HomeImp	0	West
Current	anchorage	Pacific		Aug 2018	HomeImp	0	West
Current	waukegan	East North Central		Mar 2017	HomeImp	0	Midwest
Current	marble falls	West South Central		Feb 2021	HomeImp	0	South
Current	orlando	South Atlantic		Feb 2018	HomeImp	0	South
Current	nogales	Mountain		Dec 2019	HomeImp	0	West
Current	harrisburg	Middle Atlantic		Jul 2017	HomeImp	0	Northeast
Current	wayzata	West North Central		Dec 2018	HomeImp	0	Midwest
Current	ogallala	West North Central		May 2018	HomeImp	0	Midwest
Current	little falls	West North Central		Feb 2018	HomeImp	0	Midwest

Loan Exploration
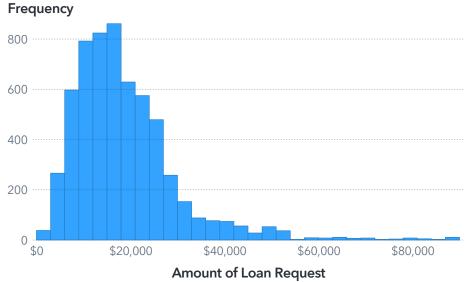
Frequency of Loan Status

Frequency

Loan Status
■ Current ■ Default

Frequency of Amount of Loan Request

Frequency

Amount of Loan Request

Amount Due on Existing Mortgage, Value of Current Property by Job Category

Amount Due on Existing Mortgage / Value of Current Property

Job Category

■ Amount Due on Existing Mortgage ■ Value of Current Property

Frequency of Loan Application Date

Frequency

Loan Application Date

Geo Analysis

Frequency of Region

All Region - Division - State > South ▼ > South Atlantic ▼

State

A1.2

Amount of Loan Request by State sized by Frequency

Map data © OpenStreetMap

$17K $21K

Amount of Loan Request

388
12

Frequency

A1.3

3

Predict Loan Status

What are the characteristics of Response?

Current is more common at 80.05% (4.8K of 6K). Default is less common at 19.95%. The three most related factors are Debt to Income Ratio, Number of Delinquent Credit Lines, and Value of Current Property.
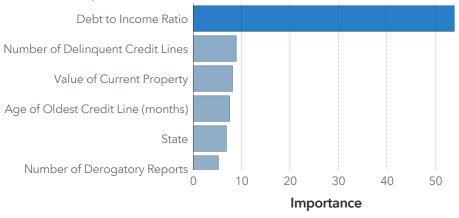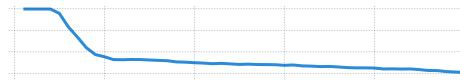
What factors are most related to Loan Status?

- Debt to Income Ratio
- Number of Delinquent Credit Lines
- Value of Current Property
- Number of Derogatory Reports
- Age of Oldest Credit Line (months)
- Number of Recent Credit Inquiries

What is the relationship between Loan Status and Debt to Income Ratio?

⚠ A2.1

<No item selected>

⚠ A2.2

Gradient Boosting of Loan Status

Event: **Current**   Fit: **KS (Youden) 0.7809**   Observations: **6K of 6K**

Variable Importance

- Debt to Income Ratio
- Number of Delinquent Credit Lines
- Value of Current Property
- Age of Oldest Credit Line (months)
- State
- Number of Derogatory Reports

0   10   20   30   40   50

Importance

Iteration Plot

Confusion Matrix

4.6K	144
343	846

4

Appendix

A1.1 My Home Equity Report

Parameters: Prediction cutoff for Predicted: Loan Status = 0.50

A1.2 Frequency of Region

Drill Levels: Region - Division - State: South → South Atlantic

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A1.3 Amount of Loan Request by State sized by Frequency

Filters: (Region = 'South') AND (Division = 'South Atlantic')

A2.1 What is the relationship between Loan Status and Debt to Income Ratio?

Warnings: The graph object refers to an invalid result.
Required field dependentVariable not found in procedural query.

A2.2 Relationships description

Warnings: Required field dependentVariable not found in procedural query.