**ASSIGNMENT #4**

1. In the context of a financial institution, you are tasked with predicting loan default risk. Build a classification and regression tree (CART) model using historical loan data. Explain how you would split the data, choose the features, and evaluate the model's performance using the confusion matrix and ROC curve. Discuss any ethical considerations related to using such a model.
   Objective: Develop a CART model for loan default prediction and evaluate it using various performance metrics while considering ethical implications.

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