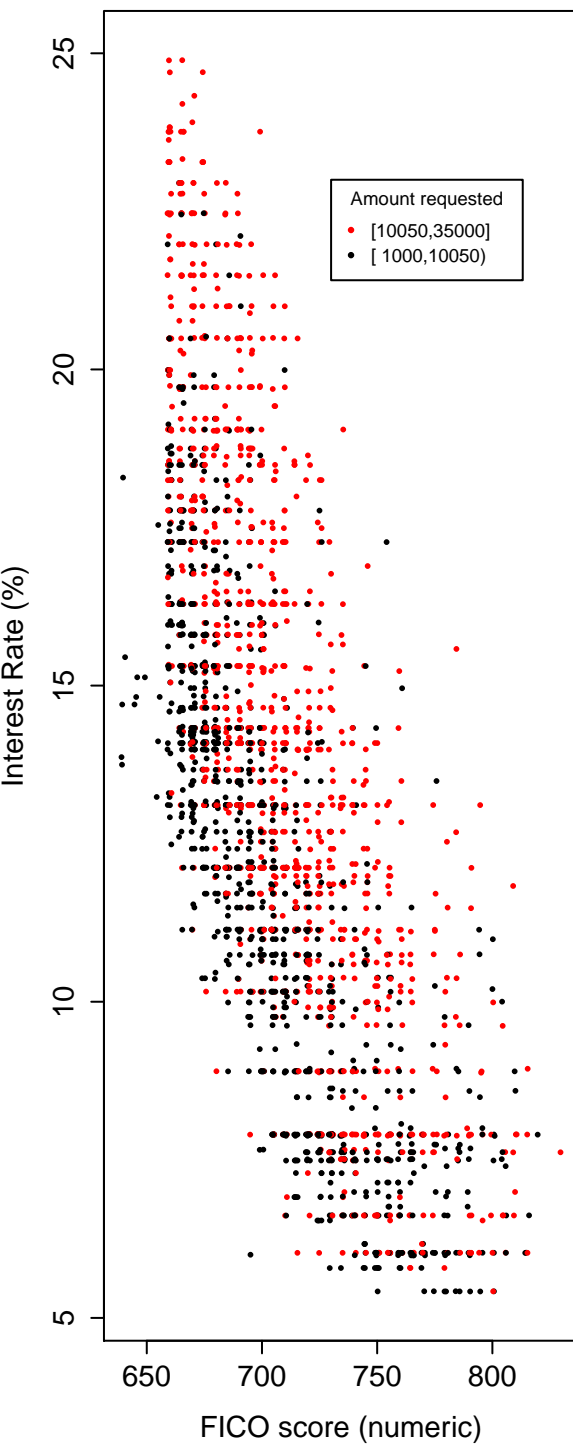
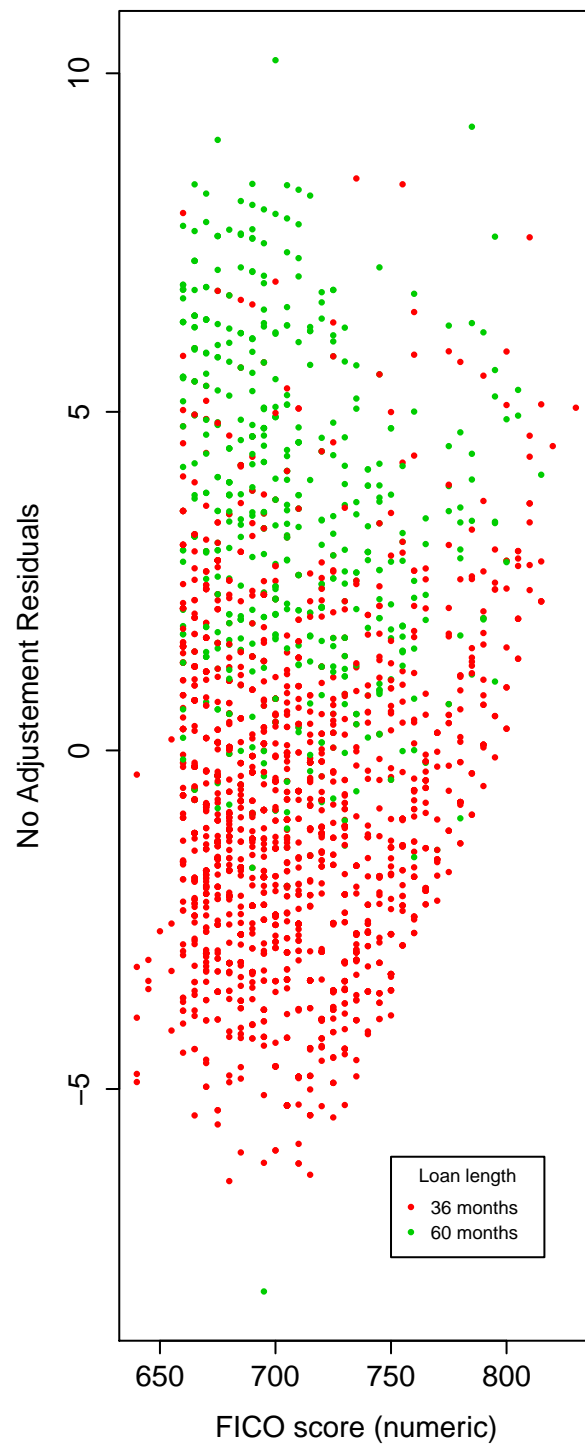


(a) Interest rate / FICO range



(b) linear model, rate ~ FICO



(c) multivariate regression

