

# **PERSONAL LOAN APPROVAL**

## **INTRODUCTION:**

LOANS are the major requirement of the modern world. By this only, Banks get a major part of the total profit. It is beneficial for students to manage their education and living expenses, and for people to buy any kind of luxury like houses, cars, etc.

But when it comes to deciding whether the applicant's profile is relevant to be granted with loan or not. Banks have to look after many aspects.

So, here we will be using Machine Learning with Python to ease their work and predict whether the candidate's profile is relevant or not using key features like Marital Status, Education, Applicant Income, Credit History, etc.

Dream Housing Finance company deals in all kinds of home loans. They have a presence across all urban, semi-urban and rural areas. The customer first applies for a home loan and after that, the company validates the customer eligibility for the loan.

The company wants to automate the loan eligibility process (real-time) based on customer detail provided while filling out online application forms. These details are Gender, Marital Status, Education, and number of Dependents, Income, Loan Amount, Credit History, and others.

To automate this process, they have provided a dataset to identify the customer segments that are eligible for loan amounts so that they can specifically target these customers.

## **PURPOSE:**

Using historical data, machine learning algorithms can learn to identify trends and patterns to evaluate possible outcomes. Using this as its reference framework, the algorithm can repeat the process with current data to make predictions about the future

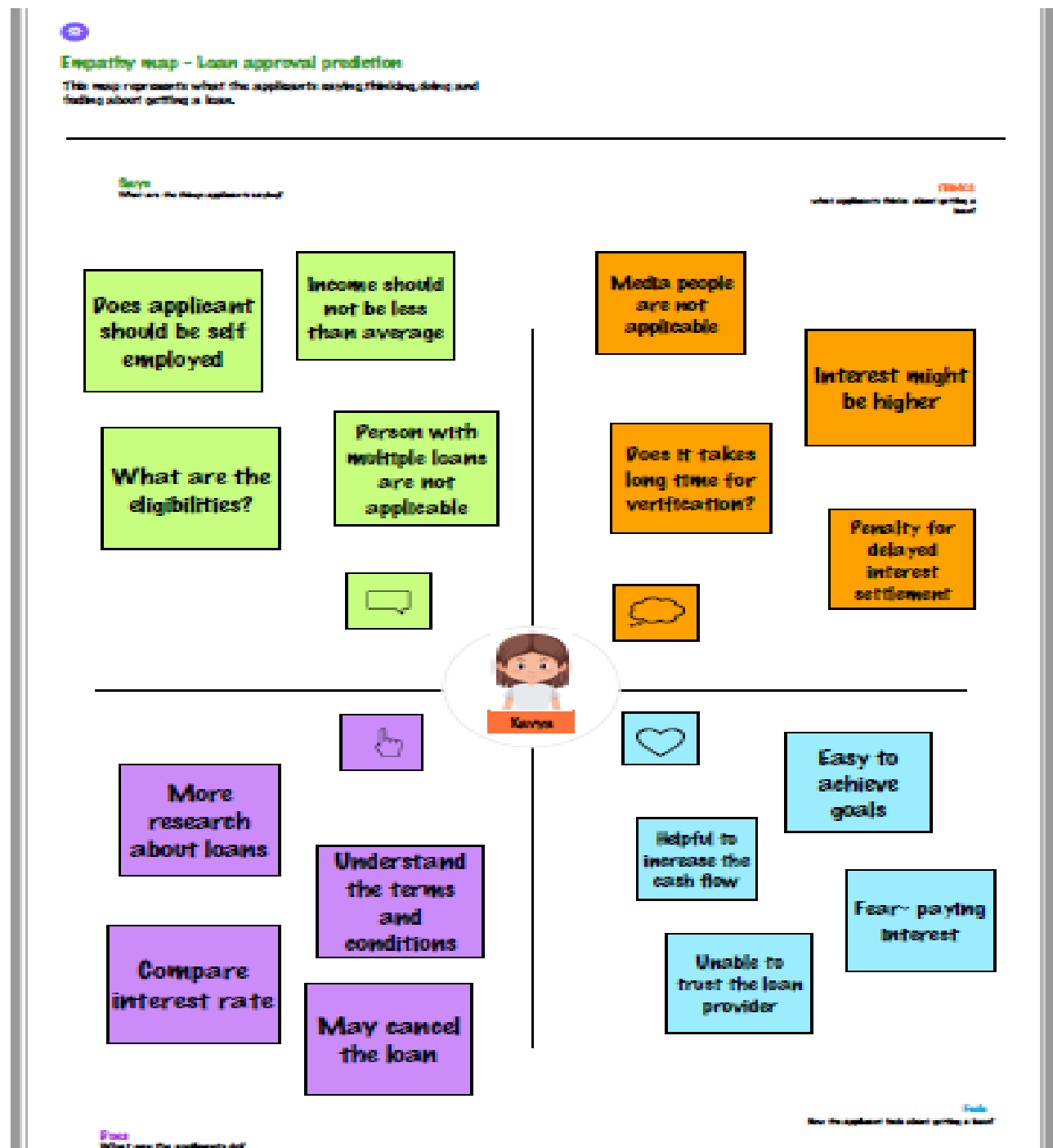
Personal loans are borrowed money that can be used for **large purchases, debt consolidation, emergency expenses** and much more. These loans are paid back in monthly installments over the course of a few months or upwards of a few years.

## **WHAT CAN BE ACHIEVED?**

Accuracy—one of the primary benefits of using machine learning for credit scoring is **its accuracy**. Unlike human manual processing, ML-based models are automated and less likely to make mistakes. This means that loan processing becomes not only faster but more accurate, too, cutting costs on the whole.

Machine learning can be used to automate the income verification process. By using data from previous loan applications, tax returns, bank statements, machine learning models can learn to identify patterns that are predictive of loan default.

## EMPATHY MAP:



# BRAIN STORM:

1

## Define your problem statement

Loans are the major replacements of the modern world. When it comes to deciding whether the applicant's profile is relevant to be granted with loan or not. To automate this process, the data are collected from the applicants and the ~~data are collected~~ using the machine learning algorithm.



### Key rules of brainstorming

To run an smooth and productive session

- Stay in topic.
- Encourage wild ideas.
- Defer judgment.
- Listen to others.
- Go for volume.
- If possible, be visual.

2

## Brainstorm

Write down any ideas that come to mind that address your problem statement.

🕒 Type your paragraph.



Gladys



Mahes



Abarna



Subiksha

Advertise the loan.

Check the credit score of the applicant.

Always have contact with the applicant

Meet the basic eligibility criteria.

Make contact with the people.

Verify their details.

Make sure the applicant has a good reputation in his circle.

Collect the proper documents from the applicants.

Know the applicants need/purpose.

Check their income source.

Interact with them often and make them feel friendly.

Collect details about the applicants.

Set a loan limit for different applicants.

Know their personal details like marital status, etc.

Know the occupation of the applicants.

Make dataset from the collected details.

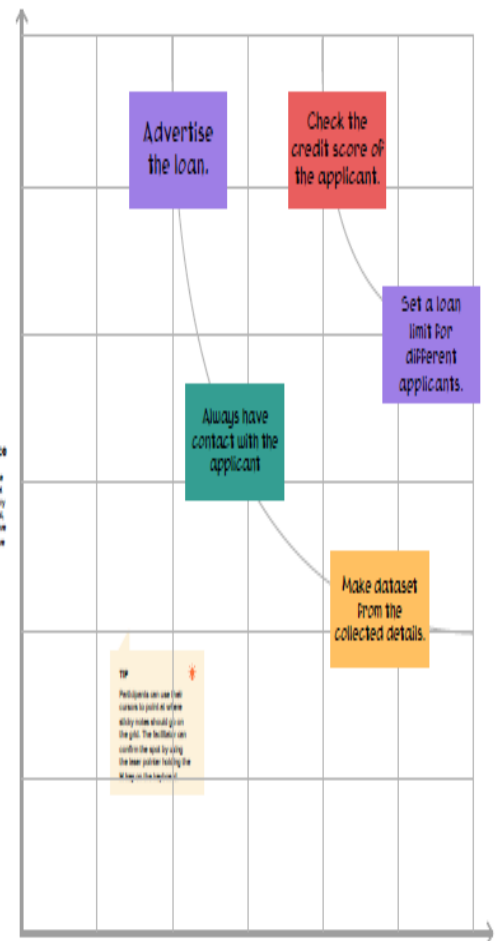
4

## Prioritize

Your team should all be on the same page about what's important moving forward. Place your ideas on this grid to determine which ideas are important and which are feasible.

🕒 20 minutes

Importance  
Which of these ideas could get done without any difficulty or cost, which would have the most positive impact?



Feasibility  
Regardless of their importance, which tasks are more feasible to start? (Cost, time, effort, complexity, etc.)

Act  
Go t

# RESULT:

Hain.ipynb

File Edit View Insert Runtime Tools Help All changes saved

+ Code + Text

```
[1] import pandas as pd
import numpy as np
import pickle
import matplotlib.pyplot as plt
%matplotlib inline
import seaborn as sns
import sklearn
from sklearn.tree import DecisionTreeClassifier
from sklearn.ensemble import GradientBoostingClassifier, RandomForestClassifier
from sklearn.neighbors import KNeighborsClassifier
from sklearn.model_selection import RandomizedSearchCV
import imblearn
from sklearn.model_selection import train_test_split
from sklearn.preprocessing import StandardScaler
from sklearn.metrics import accuracy_score, classification_report, confusion_matrix, f1_score
```

```
#importing the dataset
data=pd.read_csv('/content/Loan_prediction (1).csv')
data
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	Property_Area
0	LP001002	Male	No	0	Graduate	No	5849	0.0	NaN	360.0	1.0	Urban
1	LP001003	Male	Yes	1	Graduate	No	4583	1508.0	128.0	360.0	1.0	Rural

0s completed at 7:19 PM

Hain.ipynb

File Edit View Insert Runtime Tools Help All changes saved

+ Code + Text

```
[1] from sklearn.metrics import accuracy_score, classification_report, confusion_matrix, f1_score
```

```
#importing the dataset
data=pd.read_csv('/content/Loan_prediction (1).csv')
data
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	Property_Area
0	LP001002	Male	No	0	Graduate	No	5849	0.0	NaN	360.0	1.0	Urban
1	LP001003	Male	Yes	1	Graduate	No	4583	1508.0	128.0	360.0	1.0	Rural
2	LP001005	Male	Yes	0	Graduate	Yes	3000	0.0	66.0	360.0	1.0	Urban
3	LP001006	Male	Yes	0	Not Graduate	No	2583	2358.0	120.0	360.0	1.0	Urban
4	LP001008	Male	No	0	Graduate	No	6000	0.0	141.0	360.0	1.0	Urban
...	...	...	...	...	...	...	...	...	...	...	...	...
609	LP002978	Female	No	0	Graduate	No	2900	0.0	71.0	360.0	1.0	Rural
610	LP002979	Male	Yes	3+	Graduate	No	4106	0.0	40.0	180.0	1.0	Rural
611	LP002983	Male	Yes	1	Graduate	No	8072	240.0	253.0	360.0	1.0	Urban
612	LP002984	Male	Yes	2	Graduate	No	7583	0.0	187.0	360.0	1.0	Urban
613	LP002990	Female	No	0	Graduate	Yes	4583	0.0	133.0	360.0	0.0	Semiurban

0s completed at 7:19 PM

Hain.ipynb

File Edit View Insert Runtime Tools Help

Comment
Share
Settings
Profile

+ Code
+ Text

RAM
Disk

data.info()

```

<class 'pandas.core.frame.DataFrame'>
RangeIndex: 614 entries, 0 to 613
Data columns (total 13 columns):
#   Column                Non-Null Count  Dtype
---  -
0   Loan_ID                614 non-null    object
1   Gender                 601 non-null    object
2   Married                611 non-null    object
3   Dependents             599 non-null    object
4   Education              614 non-null    object
5   Self_Employed          582 non-null    object
6   ApplicantIncome        614 non-null    int64
7   CoapplicantIncome      614 non-null    float64
8   LoanAmount             592 non-null    float64
9   Loan_Amount_Term       600 non-null    float64
10  Credit_History         564 non-null    float64
11  Property_Area          614 non-null    object
12  Loan_Status            614 non-null    object
dtypes: float64(4), int64(1), object(8)
memory usage: 62.5+ KB

```

```

[ ] #finding the sum of null values in each column
data.isnull().sum()

```

Loan\_ID
0

completed at 7:22 PM

Activate Windows
Go to Settings to activate Windows.

Hain.ipynb

File Edit View Insert Runtime Tools Help

Comment
Share
Settings
Profile

+ Code
+ Text

RAM
Disk

#finding the sum of null values in each column

```

data.isnull().sum()

```

```

Loan_ID      0
Gender       13
Married       3
Dependents   15
Education     0
Self_Employed 32
ApplicantIncome 0
CoapplicantIncome 0
LoanAmount   22
Loan_Amount_Term 14
Credit_History 50
Property_Area 0
Loan_Status   0
dtype: int64

```

```

[ ] data['Gender']=data['Gender'].fillna(data['Gender'].mode()[0])
data['Married']=data['Married'].fillna(data['Married'].mode()[0])
data['Dependents']=data['Dependents'].str.replace('+','')
data['Dependents']=data['Dependents'].fillna(data['Dependents'].mode()[0])
data['Self_Employed']=data['Self_Employed'].fillna(data['Self_Employed'].mode()[0])
data['LoanAmount']=data['LoanAmount'].fillna(data['LoanAmount'].mode()[0])
data['Loan_Amount_Term']=data['Loan_Amount_Term'].fillna(data['Loan_Amount_Term'].mode()[0])

```

completed at 7:23 PM

Activate Windows
Go to Settings to activate Windows.

Hain.ipynb

File Edit View Insert Runtime Tools Help Saving...

Comment
Share
Settings
Profile

+ Code + Text

```

data['Gender']=data['Gender'].fillna(data['Gender'].mode()[0])
data['Married']=data['Married'].fillna(data['Married'].mode()[0])
data['Dependents']=data['Dependents'].str.replace('+','')
data['Dependents']=data['Dependents'].fillna(data['Dependents'].mode()[0])
data['Self_Employed']=data['Self_Employed'].fillna(data['Self_Employed'].mode()[0])
data['LoanAmount']=data['LoanAmount'].fillna(data['LoanAmount'].mode()[0])
data['Loan_Amount_Term']=data['Loan_Amount_Term'].fillna(data['Loan_Amount_Term'].mode()[0])
data['Credit_History']=data['Credit_History'].fillna(data['Credit_History'].mode()[0])

<ipython-input-7-d5652316fc76>:3: FutureWarning: The default value of regex will change from True to False in a future version. In addition, single character regu
data['Dependents']=data['Dependents'].str.replace('+','')

data.info()

```

```

<class 'pandas.core.frame.DataFrame'>
RangeIndex: 614 entries, 0 to 613
Data columns (total 13 columns):
#   Column                Non-Null Count  Dtype
---  ---
0   Loan_ID                614 non-null   object
1   Gender                 614 non-null   object
2   Married                614 non-null   object
3   Dependents             614 non-null   object
4   Education              614 non-null   object
5   Self_Employed          614 non-null   object
6   ApplicantIncome        614 non-null   int64
7   CoapplicantIncome      614 non-null   float64
8   LoanAmount             614 non-null   float64

```

0s
completed at 7:23 PM

Activate Windows  
Go to Settings to activate Windows.

Hain.ipynb

File Edit View Insert Runtime Tools Help

Comment
Share
Settings
Profile

+ Code + Text

```

data=data.replace(['Female'],[1])
data=data.replace(['No'],[0])
data=data.replace(['Yes'],[1])
data=data.replace(['Graduate'],[1])
data=data.replace(['Not_Graduate'],[0])
data=data.replace(['Urban'],[0])
data=data.replace(['Semiurban'],[1])
data=data.replace(['Rural'],[2])
data=data.replace(['V'],[1])
data=data.replace(['N'],[0])
print(data['Gender'].value_counts(),'\n',
data['Married'].value_counts(),'\n',
data['Self_Employed'].value_counts(),'\n',
data['Education'].value_counts(),'\n',
data['Property_Area'].value_counts(),'\n',
data['Loan_Status'].value_counts())

0    502
1    112
Name: Gender, dtype: int64
1    401
0    213
Name: Married, dtype: int64
0    532
1     82
Name: Self_Employed, dtype: int64
1    480
0    134
Name: Education, dtype: int64

```

1s
completed at 7:24 PM

Activate Windows  
Go to Settings to activate Windows.

Hain.ipynb

File Edit View Insert Runtime Tools Help
Comment Share Settings Profile

+ Code + Text
RAM Disk

```

[9] 1 422
    0 192
    Name: Loan_Status, dtype: int64

[10] data.drop('Loan_ID',axis=1,inplace=True)

[11] data['Gender']=data['Gender'].astype('int64')
     data['Married']=data['Married'].astype('int64')
     data['Dependents']=data['Dependents'].astype('int64')
     data['Self_Employed']=data['Self_Employed'].astype('int64')
     data['Property_Area']=data['Property_Area'].astype('int64')

[12] data['ApplicantIncome']=data['ApplicantIncome'].astype('int64')
     data['CoapplicantIncome']=data['CoapplicantIncome'].astype('int64')
     data['LoanAmount']=data['LoanAmount'].astype('int64')
     data['Loan_Amount_Term']=data['Loan_Amount_Term'].astype('int64')
     data['Credit_History']=data['Credit_History'].astype('int64')

[13] from imblearn.combine import SMOTETomek
     smote=SMOTETomek(sampling_strategy=0.90)

#dividing the dataset into dependent and independent y and x respectively
x=data.drop(columns=['Loan_Status'],axis=1)
y=data['Loan_Status']

```

completed at 7:25 PM

Hain.ipynb

File Edit View Insert Runtime Tools Help All changes saved
Comment Share Settings Profile

+ Code + Text
RAM Disk

```

[14] y=data['Loan_Status']

[15] x_bal,y_bal=smote.fit_resample(x,y)

[16] print(y.value_counts())
     print(y_bal.value_counts())

1 422
0 192
Name: Loan_Status, dtype: int64

1 349
0 306
Name: Loan_Status, dtype: int64

```

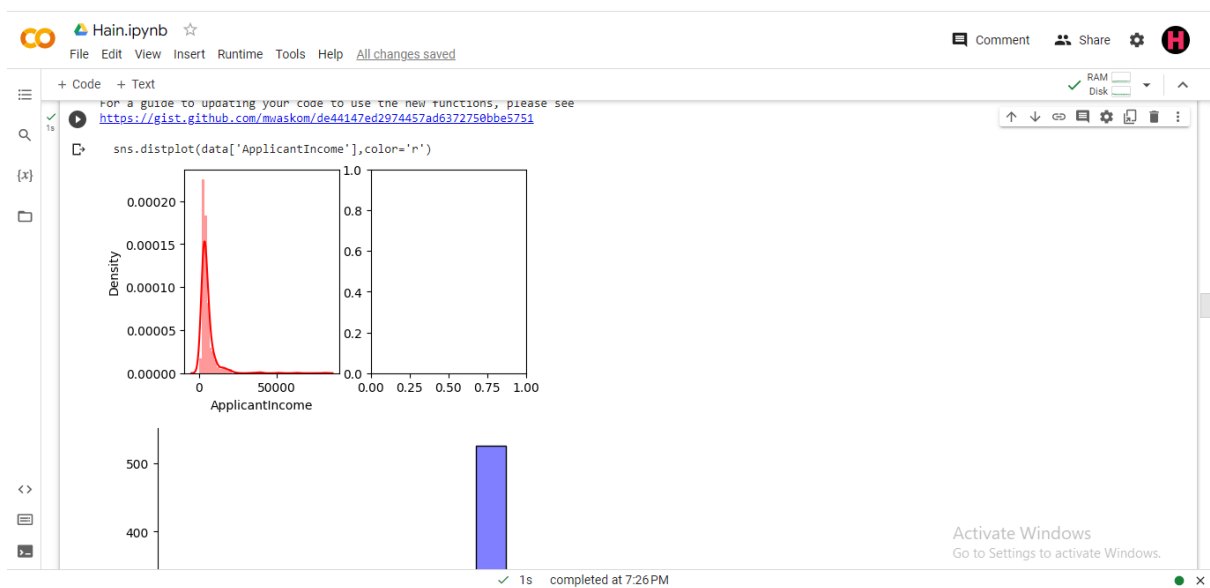
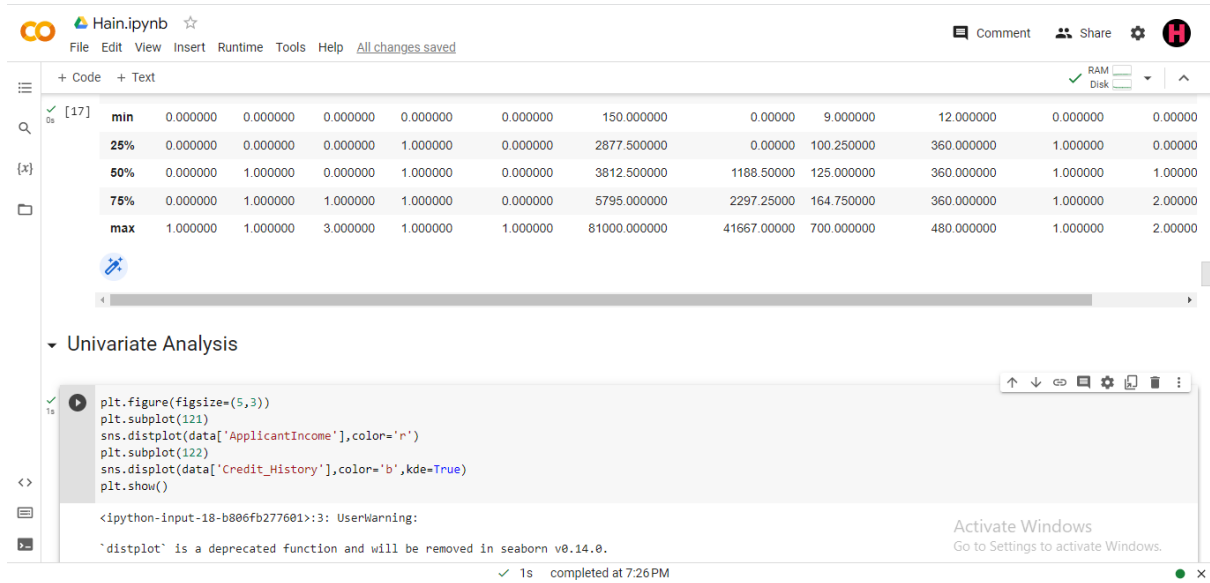
Descriptive statistical

```
data.describe()
```

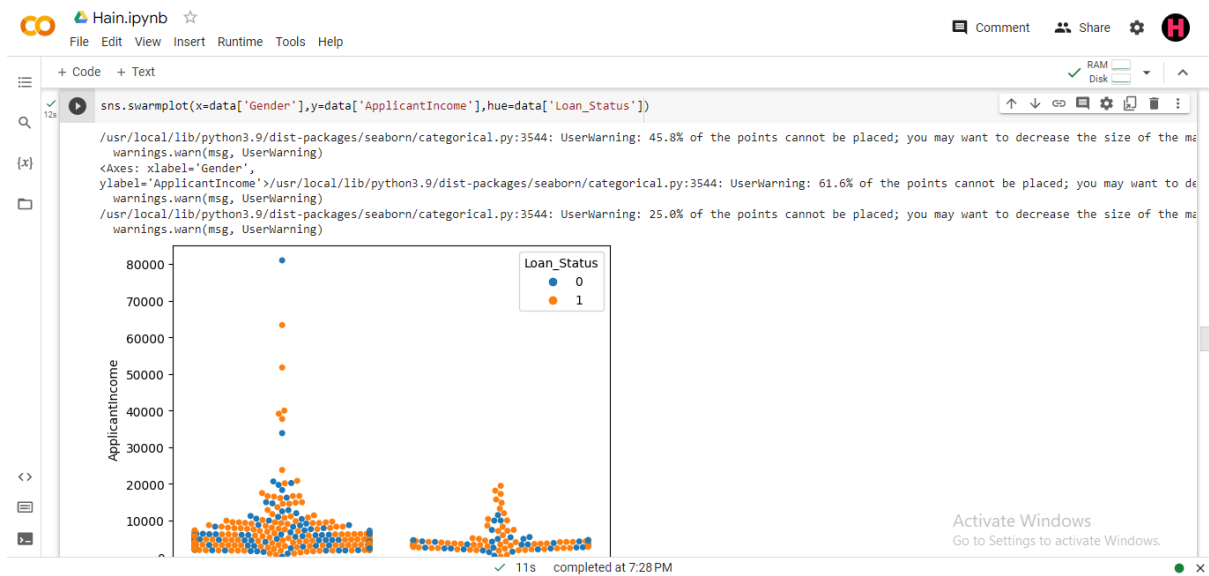
	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	Property_Area
count	614.000000	614.000000	614.000000	614.000000	614.000000	614.000000	614.000000	614.000000	614.000000	614.000000	614.000000
mean	0.182410	0.653094	0.744300	0.781759	0.133550	5403.459283	1621.24430	145.465798	342.410423	0.855049	0.96254
std	0.386497	0.476373	1.009623	0.413389	0.340446	6109.041673	2926.24876	84.180967	64.428629	0.352339	0.78748
min	0.000000	0.000000	0.000000	0.000000	0.000000	150.000000	0.000000	9.000000	12.000000	0.000000	0.000000

completed at 7:25 PM









Hain.ipynb

File Edit View Insert Runtime Tools Help [All changes saved](#)

+ Code + Text

RAM Disk

Splitting data into train and test

```
[21] x=data.drop(columns=['Loan_Status'],axis=1)  
y=data['Loan_Status']  
x_train,x_test,y_train,y_test=train_test_split(x_bal,y_bal,test_size=0.33,random_state=42)
```

### Model Building

#### Decision Tree Model

```
def decisionTree(x_train,x_test,y_train,y_test):  
    dt=DecisionTreeClassifier()  
    x=data.drop(columns=['Loan_Status'],axis=1)  
    y=data['Loan_Status']  
    x_train,x_test,y_train,y_test=train_test_split(x_bal,y_bal,test_size=0.33,random_state=42)  
    dt.fit(x_train,y_train)  
    yPred=data.predict(x_test)  
    print('***DecisionTreeClassifier***')  
    print('confusion_matrix')  
    print(confusion_matrix(y_test,yPred))
```

Activate Windows  
Go to Settings to activate Windows.

0s completed at 7:28 PM

CO Hain.ipynb ☆  
File Edit View Insert Runtime Tools Help

+ Code + Text RAM Disk

Random Forest Model

```
[23] def Randomforest(x_train,x_test,y_train,y_test):  
      rf=RandomForestClassifier()  
      rf.fit(x_train,y_train)  
      yPred=rf.predict(x_test)  
      print('***RandomForestClassifier***')  
      print('confusion matrix')  
      print(confusion_matrix(y_test,yPred))  
      print('classification_report')  
      print(classification_report(y_test,yPred))
```

KNN

```
def KNN(x_train,x_test,y_train,y_test):  
    KNN=KNeighborsClassifier()  
    KNN.fit(x_train,y_train)  
    yPred=KNN.predict(x_test)  
    print('***KNeighborsClassifier***')  
    print('confusion matrix')  
    print(confusion_matrix(y_test,yPred))  
    print('classification_report')  
    print(classification_report(y_test,yPred))
```

Xgboost model

0s completed at 7:29 PM

Activate Windows  
Go to Settings to activate Windows.

CO Hain.ipynb ☆  
File Edit View Insert Runtime Tools Help All changes saved

+ Code + Text RAM Disk

Xgboost model

```
[25] def Xgboost(x_train,x_test,y_train,y_test):  
      xg=GradientBoostingClassifier()  
      xg.fit(x_train,y_train)  
      yPred=xg.predict(x_test)  
      print('***GradientBoostingClassifier***')  
      print('confusion matrix')  
      print(confusion_matrix(y_test,yPred))  
      print('classification_report')  
      print(classification_report(y_test,yPred))
```

ANN model

```
[26] import tensorflow  
      from tensorflow import keras  
      from tensorflow.keras.models import Sequential  
      from tensorflow.keras.layers import Dense
```

```
[27] classifier=Sequential()  
      classifier.add(Dense(units=100,activation='relu',input_dim=11))
```

0s completed at 7:29 PM

Activate Windows  
Go to Settings to activate Windows.











co Hain.ipynb ☆

File Edit View Insert Runtime Tools Help All changes saved

+ Code + Text

✓ [49] cv=cross\_val\_score(rf,x,y,cv=5)

✓ [50] np.mean(cv)

0.7817539650806344

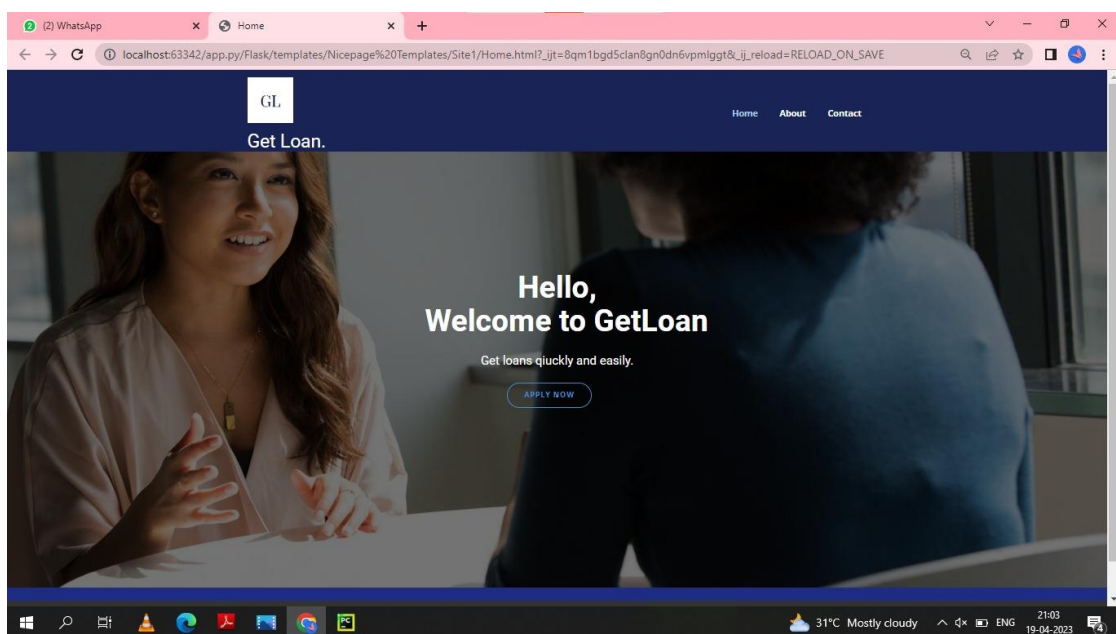
✓ [51] model=decisionTree,randomForest,KNN,Xgboost,(x\_train,x\_test,y\_train,y\_test)

✓ [52] pickle.dump(model,open('rdf.pkl','wb'))

✓ pickle.dump(model,open('scale1.pkl','wb'))

Activate Windows  
Go to Settings to activate Windows.

completed at 7:35 PM



Get Loan.

Gender  
Select

Married Status  
select

Dependents  
select

Education  
select

Self-Employed  
select

Credit History  
select

Property Area  
select

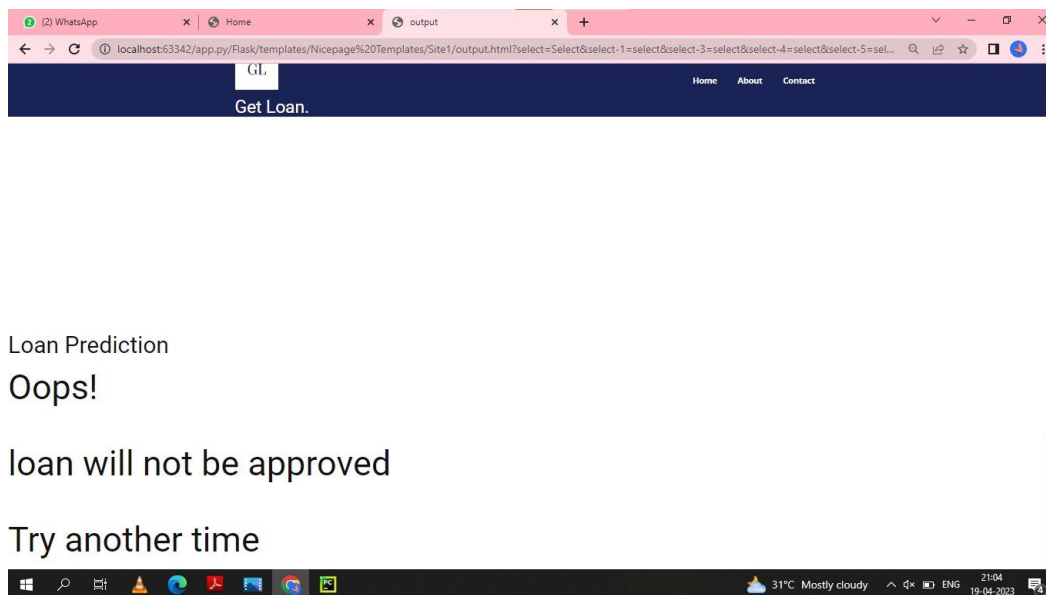
Enter Applicant Income  
0

Enter Loan Amount  
0

Enter Co-Applicant Income  
0

Enter Loan Amount term  
0

Submit



## ADVANTAGES:

It is done by predicting if the loan can be given to that person on the basis of various parameters like credit score, income, age, marital status, gender, etc. The prediction model not only helps the applicant but also helps the bank by minimizing the risk and reducing the number of defaulters.

So it is very important that the loan should be approved with the least amount of error in risk calculation while taking up as the least time possible. So a loan prediction model is required that can predict quickly whether the loan can be passed or not with the least amount of risk possible.

## DISADVANTAGES:

The disadvantage of this model is that it emphasize different weights to each factor but in real life sometime loan can be approved on the basis of single strong factor only, which is not possible through this system.

## APPLICATIONS:

Predictive analytics using machine learning helps detect fraudulent activities in the financial sector. Fraudulent transactions are identified by training machine learning algorithms with past datasets. The models find risky patterns in these datasets and learn to predict and deter fraud.

Various financial tasks utilize machine learning technology, including credit scoring, investment monitoring and recommendations, fraud detection, and algorithmic trading. Machine learning can help financial companies make better pricing, risk, and customer behaviour decisions.

## CONCLUSION:

We did Exploratory data Analysis on the features of this dataset and saw how each feature is distributed.

We did bivariate and multivariate analysis to see impact of one another on their features using charts.

We analysed each variable to check if data is cleaned and normally distributed.

We calculated correlation between independent variables and found that applicant income and loan amount have significant relation.

We constructed models taking different variables into account and found through odds ratio that credit credit history is creating the most impact on loan giving decision.

## FUTURE SCOPE:

Generally, loan prediction involves the lender looking at various background information about the applicant and deciding whether the bank should grant the loan. Parameters like credit score, loan amount, lifestyle, career, and assets are the deciding factors in getting the loan approved.

## APPENDIX:

SOURCE CODE:

## APP.PY

```

1 from flask import Flask, render_template, request
2 import numpy as np
3 import pickle
4 import pandas
5 import os
6 app = Flask(__name__)
7 model = pickle.load(open(r'rdf.pkl', 'rb'))
8 scale = pickle.load(open(r'scale1.pkl', 'rb'))
9 @app.route('/')#rendering the html template
10 def home():
11     return render_template('home.html')
12 @app.route('/submit', methods=['POST', 'GET'])
13 def submit():
14     input_feature = [int(x) for x in request.form.values()]
15     #input_feature=np.transpose(input_feature)
16     input_feature=np.array(input_feature)
17     print(input_feature)
18     names=['Gender','Married','Dependents','Education','Self_employed','ApplicantIncome','CoApplicantIncome','LoanAmount','Loan_Amount_term','Credit_His
19     data=pandas.DataFrame(input_feature,columns=names)
20     print(data)
21     prediction=model.predict(data)
22     print(prediction)
23     prediction=int(prediction)
24     print(type(prediction))
25     if (prediction==0):
26         print(render_template("output.html",result="loan will not be approved"))
27     else:
28         if (prediction==0)

```

PREDICTING PERSONAL LOAN APPROVAL USING MACHINE LEARNING > Flask > app.py

Cleaning up skeletons... 25:20 CRLF UTF-8 4 spaces Python 3.9



```
app.py  Version control  app.py  output.html
47 <div class="u-inner-container-layout u-sidenav-overflow">
48   <div class="u-menu-close"></div>
49   <ul class="u-align-center u-nav u-popupmenu-items u-unstyled u-nav-2"><li class="u-nav-item"><a class="u-button-style u-nav-link" href="#>
50 </li><li class="u-nav-item"><a class="u-button-style u-nav-link" href="#>
51 </li><li class="u-nav-item"><a class="u-button-style u-nav-link" href="#>
52 </li></ul>
53 </div>
54 </div>
55 <div class="u-black u-menu-overlay u-opacity u-opacity-70"></div>
56 </div>
57 </nav>
58 <h1 class="u-text u-title u-text-1">Get Loan<span style="font-size: 1.2em;">
59 </h1>
60 </div></header>
61 <section class="u-align-center u-clearfix u-image u-shading u-section-1" src="" data-image-width="500" data-image-height="3738" id="sec-e788">
62 <div class="u-clearfix u-sheet u-sheet-1">
63   <h2 class="u-text u-text-1">Hello,</h2>
64   <h2 class="u-text u-text-default u-text-2">Welcome to GetLoan
65   </h2>
66   <h4 class="u-text u-text-3">Get Loans quickly<span style="font-size: 1.2em;"> and easily.
67   </h4>
68   <p class="u-large-text u-text-default u-text-variant u-text-4">
69   <a href="#>
70 </div>
71 </section>
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205
206
207
208
209
210
211
212
213
214
215
216
217
218
219
220
221
222
223
224
225
226
227
228
229
230
231
232
233
234
235
236
237
238
239
240
241
242
243
244
245
246
247
248
249
250
251
252
253
254
255
256
257
258
259
260
261
262
263
264
265
266
267
268
269
270
271
272
273
274
275
276
277
278
279
280
281
282
283
284
285
286
287
288
289
290
291
292
293
294
295
296
297
298
299
300
301
302
303
304
305
306
307
308
309
310
311
312
313
314
315
316
317
318
319
320
321
322
323
324
325
326
327
328
329
330
331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346
347
348
349
350
351
352
353
354
355
356
357
358
359
360
361
362
363
364
365
366
367
368
369
370
371
372
373
374
375
376
377
378
379
380
381
382
383
384
385
386
387
388
389
390
391
392
393
394
395
396
397
398
399
400
401
402
403
404
405
406
407
408
409
410
411
412
413
414
415
416
417
418
419
420
421
422
423
424
425
426
427
428
429
430
431
432
433
434
435
436
437
438
439
440
441
442
443
444
445
446
447
448
449
450
451
452
453
454
455
456
457
458
459
460
461
462
463
464
465
466
467
468
469
470
471
472
473
474
475
476
477
478
479
480
481
482
483
484
485
486
487
488
489
490
491
492
493
494
495
496
497
498
499
500
501
502
503
504
505
506
507
508
509
510
511
512
513
514
515
516
517
518
519
520
521
522
523
524
525
526
527
528
529
530
531
532
533
534
535
536
537
538
539
540
541
542
543
544
545
546
547
548
549
550
551
552
553
554
555
556
557
558
559
560
561
562
563
564
565
566
567
568
569
570
571
572
573
574
575
576
577
578
579
580
581
582
583
584
585
586
587
588
589
590
591
592
593
594
595
596
597
598
599
600
601
602
603
604
605
606
607
608
609
610
611
612
613
614
615
616
617
618
619
620
621
622
623
624
625
626
627
628
629
630
631
632
633
634
635
636
637
638
639
640
641
642
643
644
645
646
647
648
649
650
651
652
653
654
655
656
657
658
659
660
661
662
663
664
665
666
667
668
669
670
671
672
673
674
675
676
677
678
679
680
681
682
683
684
685
686
687
688
689
690
691
692
693
694
695
696
697
698
699
700
701
702
703
704
705
706
707
708
709
710
711
712
713
714
715
716
717
718
719
720
721
722
723
724
725
726
727
728
729
730
731
732
733
734
735
736
737
738
739
740
741
742
743
744
745
746
747
748
749
750
751
752
753
754
755
756
757
758
759
760
761
762
763
764
765
766
767
768
769
770
771
772
773
774
775
776
777
778
779
780
781
782
783
784
785
786
787
788
789
790
791
792
793
794
795
796
797
798
799
800
801
802
803
804
805
806
807
808
809
810
811
812
813
814
815
816
817
818
819
820
821
822
823
824
825
826
827
828
829
830
831
832
833
834
835
836
837
838
839
840
841
842
843
844
845
846
847
848
849
850
851
852
853
854
855
856
857
858
859
860
861
862
863
864
865
866
867
868
869
870
871
872
873
874
875
876
877
878
879
880
881
882
883
884
885
886
887
888
889
890
891
892
893
894
895
896
897
898
899
900
901
902
903
904
905
906
907
908
909
910
911
912
913
914
915
916
917
918
919
920
921
922
923
924
925
926
927
928
929
930
931
932
933
934
935
936
937
938
939
940
941
942
943
944
945
946
947
948
949
950
951
952
953
954
955
956
957
958
959
960
961
962
963
964
965
966
967
968
969
970
971
972
973
974
975
976
977
978
979
980
981
982
983
984
985
986
987
988
989
990
991
992
993
994
995
996
997
998
999
1000
1001
1002
1003
1004
1005
1006
1007
1008
1009
1010
1011
1012
1013
1014
1015
1016
1017
1018
1019
1020
1021
1022
1023
1024
1025
1026
1027
1028
1029
1030
1031
1032
1033
1034
1035
1036
1037
1038
1039
1040
1041
1042
1043
1044
1045
1046
1047
1048
1049
1050
1051
1052
1053
1054
1055
1056
1057
1058
1059
1060
1061
1062
1063
1064
1065
1066
1067
1068
1069
1070
1071
1072
1073
1074
1075
1076
1077
1078
1079
1080
1081
1082
1083
1084
1085
1086
1087
1088
1089
1090
1091
1092
1093
1094
1095
1096
1097
1098
1099
1100
1101
1102
1103
1104
1105
1106
1107
1108
1109
1110
1111
1112
1113
1114
1115
1116
1117
1118
1119
1120
1121
1122
1123
1124
1125
1126
1127
1128
1129
1130
1131
1132
1133
1134
1135
1136
1137
1138
1139
1140
1141
1142
1143
1144
1145
1146
1147
1148
1149
1150
1151
1152
1153
1154
1155
1156
1157
1158
1159
1160
1161
1162
1163
1164
1165
1166
1167
1168
1169
1170
1171
1172
1173
1174
1175
1176
1177
1178
1179
1180
1181
1182
1183
1184
1185
1186
1187
1188
1189
1190
1191
1192
1193
1194
1195
1196
1197
1198
1199
1200
1201
1202
1203
1204
1205
1206
1207
1208
1209
1210
1211
1212
1213
1214
1215
1216
1217
1218
1219
1220
1221
1222
1223
1224
1225
1226
1227
1228
1229
1230
1231
1232
1233
1234
1235
1236
1237
1238
1239
1240
1241
1242
1243
1244
1245
1246
1247
1248
1249
1250
1251
1252
1253
1254
1255
1256
1257
1258
1259
1260
1261
1262
1263
1264
1265
1266
1267
1268
1269
1270
1271
1272
1273
1274
1275
1276
1277
1278
1279
1280
1281
1282
1283
1284
1285
1286
1287
1288
1289
1290
1291
1292
1293
1294
1295
1296
1297
1298
1299
1300
1301
1302
1303
1304
1305
1306
1307
1308
1309
1310
1311
1312
1313
1314
1315
1316
1317
1318
1319
1320
1321
1322
1323
1324
1325
1326
1327
1328
1329
1330
1331
1332
1333
1334
1335
1336
1337
1338
1339
1340
1341
1342
1343
1344
1345
1346
1347
1348
1349
1350
1351
1352
1353
1354
1355
1356
1357
1358
1359
1360
1361
1362
1363
1364
1365
1366
1367
1368
1369
1370
1371
1372
1373
1374
1375
1376
1377
1378
1379
1380
1381
1382
1383
1384
1385
1386
1387
1388
1389
1390
1391
1392
1393
1394
1395
1396
1397
1398
1399
1400
1401
1402
1403
1404
1405
1406
1407
1408
1409
1410
1411
1412
1413
1414
1415
1416
1417
1418
1419
1420
1421
1422
1423
1424
1425
1426
1427
1428
1429
1430
1431
1432
1433
1434
1435
1436
1437
1438
1439
1440
1441
1442
1443
1444
1445
1446
1447
1448
1449
1450
1451
1452
1453
1454
1455
1456
1457
1458
1459
1460
1461
1462
1463
1464
1465
1466
1467
1468
1469
1470
1471
1472
1473
1474
1475
1476
1477
1478
1479
1480
1481
1482
1483
1484
1485
1486
1487
1488
1489
1490
1491
1492
1493
1494
1495
1496
1497
1498
1499
1500
1501
1502
1503
1504
1505
1506
1507
1508
1509
1510
1511
1512
1513
1514
1515
1516
1517
1518
1519
1520
1521
1522
1523
1524
1525
1526
1527
1528
1529
1530
1531
1532
1533
1534
1535
1536
1537
1538
1539
1540
1541
1542
1543
1544
1545
1546
1547
1548
1549
1550
1551
1552
1553
1554
1555
1556
1557
1558
1559
1560
1561
1562
1563
1564
1565
1566
1567
1568
1569
1570
1571
1572
1573
1574
1575
1576
1577
1578
1579
1580
1581
1582
1583
1584
1585
1586
1587
1588
1589
1590
1591
1592
1593
1594
1595
1596
1597
1598
1599
1600
1601
1602
1603
1604
1605
1606
1607
1608
1609
1610
1611
1612
1613
1614
1615
1616
1617
1618
1619
1620
1621
1622
1623
1624
1625
1626
1627
1628
1629
1630
1631
1632
1633
1634
1635
1636
1637
1638
1639
1640
1641
1642
1643
1644
1645
1646
1647
1648
1649
1650
1651
1652
1653
1654
1655
1656
1657
1658
1659
1660
1661
1662
1663
1664
1665
1666
1667
1668
1669
1670
1671
1672
1673
1674
1675
1676
1677
1678
1679
1680
1681
1682
1683
1684
1685
1686
1687
1688
1689
1690
1691
1692
1693
1694
1695
1696
1697
1698
1699
1700
1701
1702
1703
1704
1705
1706
1707
1708
1709
1710
1711
1712
1713
1714
1715
1716
1717
1718
1719
1720
1721
1722
1723
1724
1725
1726
1727
1728
1729
1730
1731
1732
1733
1734
1735
1736
1737
1738
1739
1740
1741
1742
1743
1744
1745
1746
1747
1748
1749
1750
1751
1752
1753
1754
1755
1756
1757
1758
1759
1760
1761
1762
1763
1764
1765
1766
1767
1768
1769
1770
1771
1772
1773
1774
1775
1776
1777
1778
1779
1780
1781
1782
1783
1784
1785
1786
1787
1788
1789
1790
1791
1792
1793
1794
1795
1796
1797
1798
1799
1800
1801
1802
1803
1804
1805
1806
1807
1808
1809
1810
1811
1812
1813
1814
1815
1816
1817
1818
1819
1820
1821
1822
1823
1824
1825
1826
1827
1828
1829
1830
1831
1832
1833
1834
1835
1836
1837
1838
1839
1840
1841
1842
1843
1844
1845
1846
1847
1848
1849
1850
1851
1852
1853
1854
1855
1856
1857
1858
1859
1860
1861
1862
1863
1864
1865
1866
1867
1868
1869
1870
1871
1872
1873
1874
1875
1876
1877
1878
1879
1880
1881
1882
1883
1884
1885
1886
1887
1888
1889
1890
1891
1892
1893
1894
1895
1896
1897
1898
1899
1900
1901
1902
1903
1904
1905
1906
1907
1908
1909
1910
1911
1912
1913
1914
1915
1916
1917
1918
1919
1920
1921
1922
1923
1924
1925
1926
1927
1928
1929
1930
1931
1932
1933
1934
1935
1936
1937
1938
1939
1940
1941
1942
1943
1944
1945
1946
1947
1948
1949
1950
1951
1952
1953
1954
1955
1956
1957
1958
1959
1960
1961
1962
1963
1964
1965
1966
1967
1968
1969
1970
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985
1986
1987
1988
1989
1990
1991
1992
1993
1994
1995
1996
1997
1998
1999
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
2026
2027
2028
2029
2030
2031
2032
2033
2034
2035
2036
2037
2038
2039
2040
2041
2042
2043
2044
2045
2046
2047
2048
2049
2050
2051
2052
2053
2054
2055
2056
2057
2058
2059
2060
2061
2062
2063
2064
2065
2066
2067
2068
2069
2070
2071
2072
2073
2074
2075
2076
2077
2078
2079
2080
2081
2082
2083
2084
2085
2086
2087
2088
2089
2090
2091
2092
2093
2094
2095
2096
2097
2098
2099
2100
2101
2102
2103
2104
2105
2106
2107
2108
2109
2110
2111
2112
2113
2114
2115
2116
2117
2118
2119
2120
2121
2122
2123
2124
2125
2126
2127
2128
2129
2130
2131
2132
2133
2134
2135
2136
2137
2138
2139
2140
2141
2142
2143
2144
2145
2146
2147
2148
2149
2150
2151
2152
2153
2154
2155
2156
2157
2158
2159
2160
2161
2162
2163
2164
2165
2166
2167
2168
2169
2170
2171
2172
2173
2174
2175
2176
2177
2178
2179
2180
2181
2182
2183
2184
2185
2186
2187
2188
2189
2190
2191
2192
2193
2194
2195
2196
2197
2198
2199
2200
2201
2202
2203
2204
2205
2206
2207
2208
2209
2210
2211
2212
2213
2214
2215
2216
2217
2218
2219
2220
2221
2222
2223
2224
2225
2226
2227
2228
2229
2230
2231
2232
2233
2234
2235
2236
2237
2238
2239
2240
2241
2242
2243
2244
2245
2246
2247
2248
2249
2250
2251
2252
2253
2254
2255
2256
2257
2258
2259
2260
2261
2262
2263
2264
2265
2266
2267
2268
2269
2270
2271
2272
2273
2274
2275
2276
2277
2278
2279
2280
2281
2282
2283
2284
2285
2286
2287
2288
2289
2290
2291
2292
2293
2294
2295
2296
2297
2298
2299
2300
2301
2302
2303
2304
2305
2306
2307
2308
2309
2310
2311
2312
2313
2314
2315
2316
2317
2318
2319
2320
2321
2322
2323
2324
2325
2326
2327
2328
2329
2330
2331
2332
2333
2334
2335
2336
2337
2338
2339
2340
2341
2342
2343
2344
2345
2346
2347
2348
2349
2350
2351
2352
2353
2354
2355
2356
2357
2358
2359
2360
2361
2362
2363
2364
2365
2366
2367
2368
2369
2370
2371
2372
2373
2374
2375
2376
2377
2378
2379
2380
2381
2382
2383
2384
2385
2386
2387
2388
2389
2390
2391
2392
2393
2394
2395
2396
2397
2398
2399
2400
2401
2402
2403
2404
2405
2406
2407
2408
2409
2410
2411
2412
2413
2414
2415
2416
2417
2418
2419
2420
2421
2422
2423
2424
2425
2426
2427
2428
2429
2430
2431
2432
2433
2434
2435
2436
2437
2438
2439
2440
2441
2442
2443
2444
2445
2446
2447
2448
2449
2450
2451
2452
2453
2454
2455
2456
2457
2458
2459
2460
2461
2462
2463
2464
2465
2466
2467
2468
2469
2470
2471
2472
2473
2474
2475
2476
2477
2478
2479
2480
2481
2482
2483
2484
2485
2486
2487
2488
2489
2490
2491
2492
2493
2494
2495
2496
2497
2498
2499
2500
2501
2502
2503
2504
2505
2506
2507
2508
2509
2510
2511
2512
2513
2514
2515
2516
2517
2518
2519
2520
2521
2522
2523
2524
2525
2526
2527
2528
2529
2530
2531
2532
2533
2534
2535
2536
2537
2538
2539
2540
2541
2542
2543
2544
2545
2546
2547
2548
2549
2550
2551
2552
2553
2554
2555
2556
2557
2558
2559
2560
2561
2562
2563
2564
2565
2566
2567
2568
2569
2570
2571
2572
2573
2574
2575
2576
2577
2578
2579
2580
2581
2582
2583
2584
2585
2586
2587
2588
2589
2590
2591
2592
2593
2594
2595
2596
2597
2598
2599
2600
2601
2602
2603
2604
2605
2606
2607
2608
2609
2610
2611
2612
2613
2614
2615
2616
2617
2618
2
```







The screenshot shows a code editor with the following HTML code:

```

171     </div>
172     <div class="u-form-send-message u-form-send-success">Thank you! Your message has been sent.</div>
173     <div class="u-form-send-error u-form-send-message">Unable to send your message. Please fix errors then try again.</div>
174     <input type="hidden" value="" name="recaptchaResponse">
175     <input type="hidden" name="formServices" value="704031ebb0fe2984ab95d403ca2d9b35">
176     </form>
177
178
179
180   </div>
181 </div>
182 </section>
183
184
185
186
187 <section class="u-backlink u-clearfix u-grey-80">
188   <a class="u-link" href="https://nicpage.com/css-templates" target="_blank">
189     <span>Free CSS Templates</span>
190   </a>
191   <p class="u-text">
192     <span>created with</span>
193   </p>
194   <a class="u-link" href="" target="_blank">
195     <span>Website Builder Software</span>
196   </a>
197 </section>
198
199 </body></html>

```

The bottom status bar shows the file path: `html body-u-body-u-mode header#sec-e5ac-u-clearfix-u-custom-color-3-u-header-u-header div-u-clearfix-u-sheet-u-sheet-1 nav-u-menu-u-menu-droppdown-u-offCanvas-u-menu-1`. The bottom right corner displays system information: `31°C Mostly cloudy`, `19:44:2021`, and `Python 3.9`.

OUTPUT.HTML:

[illegible]

```

17 href="body-u-1-mode" data-lang="en">header class="u-clearfix u-custon-color-3 u-header u-header" id="sec-5fac">div class="u-clearfix u-s
18 a="http://nicepage.com" class="u-image u-image-1 data-image-width="500" data-image-height="500">
19 
20 a">
21 av class="u-menu u-menu-dropdown u-offcanvas u-menu-1">
22 <div class="u-menu-collapse" style="display: none">
23 <a class="u-button-style u-custon-active-u-nav-link u-custon-border-color u-custon-border-color u-custon-hover-color u-custon-left-1
24 <svg class="svg-link" viewBox="0 0 24 24"><use xmlns:xlink="http://www.w3.org/1999/xlink" xlink:href="#menu-hamburger"/></use></svg>
25 <svg class="u-svg-content" version="1.1" id="menu-hamburger" viewBox="0 0 16 16" x="0px" y="0px" xmlns:xlink="http://www.w3.org/1999/xlink" xmlns:ht
26 </a>
27 </div>
28 </div>
29 <div class="u-custon-menu u-nav-container">
30 <ul class="u-nav u-spacing-20 u-unstyled u-nav-1"><li class="u-boder-active-palette-1-base u-boder-hover-palette-1-base u-boder
31 lass="u-nav-item">a class="u-boder-active-palette-1-base u-boder-hover-palette-1-base u-boder-no-bottom u-boder-no-left u-boder-no-right u-boder-no
32 lass="u-nav-item">a class="u-boder-active-palette-1-base u-boder-hover-palette-1-base u-boder-no-bottom u-boder-no-left u-boder-no-right u-boder-no
33 </div>
34 <div class="u-custon-menu u-nav-container-collapse">
35 <div class="u-black u-container-style u-inner-container-layout u-opacity u-opacity-95 u-sidenav">
36 <div class="u-inner-container-layout u-sidenav-overflow">
37 <div class="u-menu-close">div>
38 <ul class="u-align-center u-nav u-popmenu-items u-unstyled u-nav-2"><li class="u-nav-item">a class="u-button-style u-nav-link" href="Home.html">H
39 lass="u-nav-item">a class="u-button-style u-nav-link" href="About.html">About/</a>
40 lass="u-nav-item">a class="u-button-style u-nav-link" href="Contact.html">Contact/</a>
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100

```



