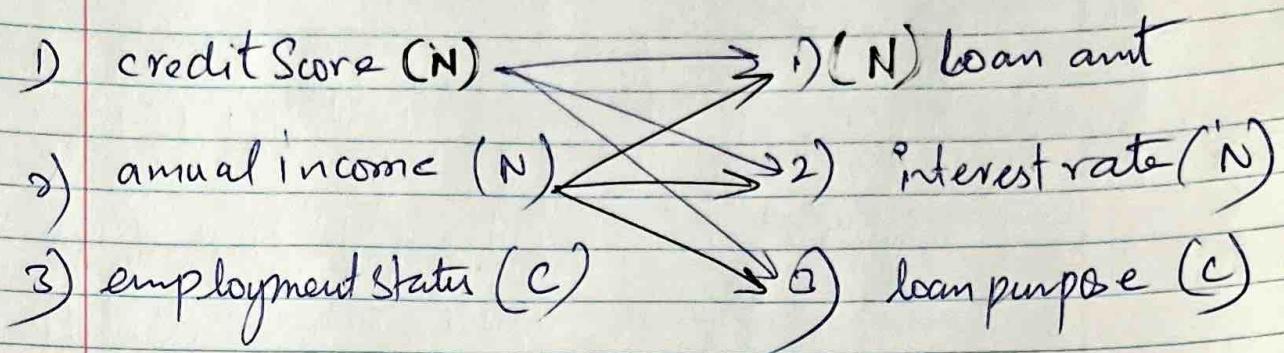


Borrower

Loan attribute



A1 - credit score $\vee \times$ loan amt (N $\vee \times$ N)

A2 - credit score $\vee \times$ interest rate (N $\vee \times$ N)

A3 - credit score $\vee \times$ loan purpose. (N $\vee \times$ C)

A4 - annual income $\vee \times$ loan amt

A5 - annual income $\vee \times$ interest rate

A6 - annual income $\vee \times$ loan purpose

A7 = employment status $\vee \times$ loan amt

A8 = employment status $\vee \times$ interest rate

A9 employment status $\vee \times$ loan purpose.