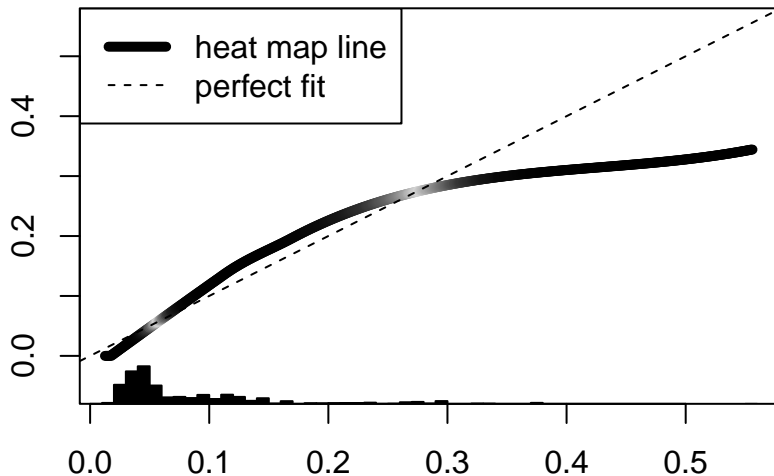


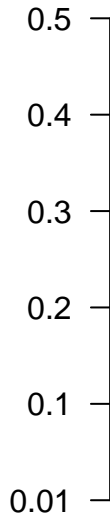
Predicted Probability Deviation  
Model Predictions vs. Empirical Frequency

# Heat Map Plot

Smoothed Empirical  $\Pr(y=1)$



p-Value  
Legend



Model Prediction,  $\Pr(y=1)$