Start: AIC=1256219

NMONTHS ~ (LID + CHNL + SELLER + ORIGRATE + ORIGUPB + ORIGTERM +

LOANAGE + REMMNTHS + ADJRMTHS + OLTV + NUMBO + DTI + CSCOREB +

FIRSTFLAG + PURPOSE + PROP + NO\_UNITS + OCCSTAT + STATE +

DLQSTATUS + RELMORTGIND + ACTPER\_MO + GAP + TIMGAP1 + TIMGAP2 +

FORCLOSED) - LID - REMMNTHS - TIMGAP2 - FORCLOSED - ADJRMTHS

Df Sum of Sq RSS AIC

- RELMORTGIND 1 435 146540883 1256217

- TIMGAP1 1 681 146541128 1256218

- GAP 1 795 146541243 1256218

<none> 146540448 1256219

- DLQSTATUS 1 2417 146542865 1256220

- CHNL 2 14210 146554657 1256233

- DTI 1 24513 146564960 1256248

- FIRSTFLAG 1 39400 146579848 1256268

- OLTV 1 41623 146582070 1256270

- ACTPER\_MO 1 50930 146591377 1256282

- ORIGTERM 1 54500 146594948 1256287

- NO\_UNITS 1 124212 146664659 1256377

- NUMBO 1 129589 146670037 1256384

- LOANAGE 1 202818 146743266 1256478

- SELLER 22 296874 146837322 1256557

- OCCSTAT 2 389387 146929834 1256716

- PURPOSE 3 408853 146949301 1256739

- PROP 4 493424 147033872 1256845

- CSCOREB 1 1179117 147719564 1257729

- ORIGRATE 1 1638902 148179349 1258316

- STATE 52 3299339 149839787 1260317

- ORIGUPB 1 7210169 153750617 1265282

Step: AIC=1256217

NMONTHS ~ CHNL + SELLER + ORIGRATE + ORIGUPB + ORIGTERM + LOANAGE +

OLTV + NUMBO + DTI + CSCOREB + FIRSTFLAG + PURPOSE + PROP +

NO\_UNITS + OCCSTAT + STATE + DLQSTATUS + ACTPER\_MO + GAP +

TIMGAP1

Df Sum of Sq RSS AIC

- TIMGAP1 1 678 146541561 1256216

- GAP 1 820 146541703 1256216

<none> 146540883 1256217

- DLQSTATUS 1 2403 146543286 1256218

+ RELMORTGIND 1 435 146540448 1256219

- CHNL 2 14189 146555072 1256232

- DTI 1 24485 146565368 1256247

- FIRSTFLAG 1 39664 146580547 1256266

- OLTV 1 41775 146582658 1256269

- ACTPER\_MO 1 50959 146591842 1256281

- ORIGTERM 1 54353 146595236 1256285

- NO\_UNITS 1 124282 146665166 1256375

- NUMBO 1 129679 146670562 1256382

- LOANAGE 1 202715 146743598 1256476

- SELLER 22 296527 146837410 1256555

- OCCSTAT 2 389590 146930473 1256714

- PURPOSE 3 411092 146951975 1256740

- PROP 4 493392 147034275 1256844

- CSCOREB 1 1179039 147719922 1257728

- ORIGRATE 1 1640890 148181773 1258317

- STATE 52 3299137 149840020 1260315

- ORIGUPB 1 7220573 153761456 1265293

Step: AIC=1256216

NMONTHS ~ CHNL + SELLER + ORIGRATE + ORIGUPB + ORIGTERM + LOANAGE +

OLTV + NUMBO + DTI + CSCOREB + FIRSTFLAG + PURPOSE + PROP +

NO\_UNITS + OCCSTAT + STATE + DLQSTATUS + ACTPER\_MO + GAP

Df Sum of Sq RSS AIC

- GAP 1 815 146542376 1256215

<none> 146541561 1256216

- DLQSTATUS 1 2361 146543922 1256217

+ TIMGAP1 1 678 146540883 1256217

+ RELMORTGIND 1 433 146541128 1256218

- CHNL 2 14024 146555585 1256230

- DTI 1 24476 146566037 1256246

- FIRSTFLAG 1 39659 146581220 1256265

- OLTV 1 41814 146583375 1256268

- ACTPER\_MO 1 51268 146592829 1256280

- ORIGTERM 1 54253 146595814 1256284

- NO\_UNITS 1 124248 146665809 1256374

- NUMBO 1 129683 146671244 1256381

- LOANAGE 1 202467 146744028 1256475

- SELLER 22 296424 146837985 1256554

- OCCSTAT 2 389235 146930796 1256713

- PURPOSE 3 415485 146957046 1256745

- PROP 4 493451 147035012 1256843

- CSCOREB 1 1179104 147720665 1257727

- ORIGRATE 1 1646967 148188528 1258324

- STATE 52 3299522 149841083 1260315

- ORIGUPB 1 7223208 153764769 1265296

Step: AIC=1256215

NMONTHS ~ CHNL + SELLER + ORIGRATE + ORIGUPB + ORIGTERM + LOANAGE +

OLTV + NUMBO + DTI + CSCOREB + FIRSTFLAG + PURPOSE + PROP +

NO\_UNITS + OCCSTAT + STATE + DLQSTATUS + ACTPER\_MO

Df Sum of Sq RSS AIC

<none> 146542376 1256215

+ GAP 1 815 146541561 1256216

- DLQSTATUS 1 2353 146544729 1256216

+ TIMGAP1 1 672 146541703 1256216

+ RELMORTGIND 1 458 146541918 1256217

- CHNL 2 13895 146556271 1256229

- DTI 1 24549 146566924 1256245

- FIRSTFLAG 1 39697 146582073 1256264

- OLTV 1 42102 146584478 1256268

- ORIGTERM 1 55593 146597969 1256285

- ACTPER\_MO 1 67289 146609664 1256300

- NO\_UNITS 1 124345 146666720 1256373

- NUMBO 1 129804 146672180 1256380

- LOANAGE 1 201691 146744067 1256473

- SELLER 22 299697 146842072 1256557

- OCCSTAT 2 389762 146932138 1256713

- PURPOSE 3 415664 146958040 1256744

- PROP 4 493528 147035903 1256842

- CSCOREB 1 1180398 147722774 1257728

- ORIGRATE 1 1646932 148189308 1258323

- STATE 52 3300153 149842529 1260315

- ORIGUPB 1 7222633 153765008 1265294

Start: AIC=1257244

NMONTHS ~ (LID + CHNL + SELLER + ORIGRATE + ORIGUPB + ORIGTERM +

LOANAGE + REMMNTHS + ADJRMTHS + OLTV + NUMBO + DTI + CSCOREB +

FIRSTFLAG + PURPOSE + PROP + NO\_UNITS + OCCSTAT + STATE +

DLQSTATUS + RELMORTGIND + ACTPER\_MO + GAP + TIMGAP1 + TIMGAP2 +

FORCLOSED) - LID - REMMNTHS - TIMGAP2 - FORCLOSED - ADJRMTHS

Df Sum of Sq RSS AIC

- RELMORTGIND 1 435 146540883 1257232

- TIMGAP1 1 681 146541128 1257233

- GAP 1 795 146541243 1257233

- DLQSTATUS 1 2417 146542865 1257235

- CHNL 2 14210 146554657 1257238

<none> 146540448 1257244

- DTI 1 24513 146564960 1257263

- FIRSTFLAG 1 39400 146579848 1257282

- OLTV 1 41623 146582070 1257285

- ACTPER\_MO 1 50930 146591377 1257297

- ORIGTERM 1 54500 146594948 1257302

- SELLER 22 296874 146837322 1257358

- NO\_UNITS 1 124212 146664659 1257392

- NUMBO 1 129589 146670037 1257398

- LOANAGE 1 202818 146743266 1257493

- OCCSTAT 2 389387 146929834 1257720

- PURPOSE 3 408853 146949301 1257733

- PROP 4 493424 147033872 1257830

- CSCOREB 1 1179117 147719564 1258744

- ORIGRATE 1 1638902 148179349 1259331

- STATE 52 3299339 149839787 1260814

- ORIGUPB 1 7210169 153750617 1266297

Step: AIC=1257232

NMONTHS ~ CHNL + SELLER + ORIGRATE + ORIGUPB + ORIGTERM + LOANAGE +

OLTV + NUMBO + DTI + CSCOREB + FIRSTFLAG + PURPOSE + PROP +

NO\_UNITS + OCCSTAT + STATE + DLQSTATUS + ACTPER\_MO + GAP +

TIMGAP1

Df Sum of Sq RSS AIC

- TIMGAP1 1 678 146541561 1257221

- GAP 1 820 146541703 1257221

- DLQSTATUS 1 2403 146543286 1257223

- CHNL 2 14189 146555072 1257226

<none> 146540883 1257232

+ RELMORTGIND 1 435 146540448 1257244

- DTI 1 24485 146565368 1257252

- FIRSTFLAG 1 39664 146580547 1257271

- OLTV 1 41775 146582658 1257274

- ACTPER\_MO 1 50959 146591842 1257286

- ORIGTERM 1 54353 146595236 1257290

- SELLER 22 296527 146837410 1257346

- NO\_UNITS 1 124282 146665166 1257380

- NUMBO 1 129679 146670562 1257387

- LOANAGE 1 202715 146743598 1257481

- OCCSTAT 2 389590 146930473 1257709

- PURPOSE 3 411092 146951975 1257724

- PROP 4 493392 147034275 1257818

- CSCOREB 1 1179039 147719922 1258733

- ORIGRATE 1 1640890 148181773 1259322

- STATE 52 3299137 149840020 1260803

- ORIGUPB 1 7220573 153761456 1266298

Step: AIC=1257221

NMONTHS ~ CHNL + SELLER + ORIGRATE + ORIGUPB + ORIGTERM + LOANAGE +

OLTV + NUMBO + DTI + CSCOREB + FIRSTFLAG + PURPOSE + PROP +

NO\_UNITS + OCCSTAT + STATE + DLQSTATUS + ACTPER\_MO + GAP

Df Sum of Sq RSS AIC

- GAP 1 815 146542376 1257210

- DLQSTATUS 1 2361 146543922 1257212

- CHNL 2 14024 146555585 1257215

<none> 146541561 1257221

+ TIMGAP1 1 678 146540883 1257232

+ RELMORTGIND 1 433 146541128 1257233

- DTI 1 24476 146566037 1257240

- FIRSTFLAG 1 39659 146581220 1257260

- OLTV 1 41814 146583375 1257263

- ACTPER\_MO 1 51268 146592829 1257275

- ORIGTERM 1 54253 146595814 1257279

- SELLER 22 296424 146837985 1257335

- NO\_UNITS 1 124248 146665809 1257369

- NUMBO 1 129683 146671244 1257376

- LOANAGE 1 202467 146744028 1257469

- OCCSTAT 2 389235 146930796 1257697

- PURPOSE 3 415485 146957046 1257719

- PROP 4 493451 147035012 1257807

- CSCOREB 1 1179104 147720665 1258721

- ORIGRATE 1 1646967 148188528 1259318

- STATE 52 3299522 149841083 1260792

- ORIGUPB 1 7223208 153764769 1266290

Step: AIC=1257210

NMONTHS ~ CHNL + SELLER + ORIGRATE + ORIGUPB + ORIGTERM + LOANAGE +

OLTV + NUMBO + DTI + CSCOREB + FIRSTFLAG + PURPOSE + PROP +

NO\_UNITS + OCCSTAT + STATE + DLQSTATUS + ACTPER\_MO

Df Sum of Sq RSS AIC

- DLQSTATUS 1 2353 146544729 1257201

- CHNL 2 13895 146556271 1257203

<none> 146542376 1257210

+ GAP 1 815 146541561 1257221

+ TIMGAP1 1 672 146541703 1257221

+ RELMORTGIND 1 458 146541918 1257221

- DTI 1 24549 146566924 1257229

- FIRSTFLAG 1 39697 146582073 1257249

- OLTV 1 42102 146584478 1257252

- ORIGTERM 1 55593 146597969 1257269

- ACTPER\_MO 1 67289 146609664 1257284

- SELLER 22 299697 146842072 1257328

- NO\_UNITS 1 124345 146666720 1257358

- NUMBO 1 129804 146672180 1257365

- LOANAGE 1 201691 146744067 1257457

- OCCSTAT 2 389762 146932138 1257687

- PURPOSE 3 415664 146958040 1257708

- PROP 4 493528 147035903 1257796

- CSCOREB 1 1180398 147722774 1258712

- ORIGRATE 1 1646932 148189308 1259307

- STATE 52 3300153 149842529 1260781

- ORIGUPB 1 7222633 153765008 1266278

Step: AIC=1257201

NMONTHS ~ CHNL + SELLER + ORIGRATE + ORIGUPB + ORIGTERM + LOANAGE +

OLTV + NUMBO + DTI + CSCOREB + FIRSTFLAG + PURPOSE + PROP +

NO\_UNITS + OCCSTAT + STATE + ACTPER\_MO

Df Sum of Sq RSS AIC

- CHNL 2 13903 146558632 1257194

<none> 146544729 1257201

+ DLQSTATUS 1 2353 146542376 1257210

+ GAP 1 807 146543922 1257212

+ TIMGAP1 1 630 146544099 1257212

+ RELMORTGIND 1 443 146544286 1257212

- DTI 1 24499 146569228 1257220

- FIRSTFLAG 1 39607 146584336 1257240

- OLTV 1 41991 146586719 1257243

- ORIGTERM 1 55623 146600351 1257260

- ACTPER\_MO 1 67250 146611979 1257275

- SELLER 22 299500 146844229 1257319

- NO\_UNITS 1 124325 146669054 1257349

- NUMBO 1 130091 146674819 1257356

- LOANAGE 1 203407 146748135 1257450

- OCCSTAT 2 390096 146934824 1257678

- PURPOSE 3 415570 146960299 1257699

- PROP 4 493677 147038406 1257787

- CSCOREB 1 1181991 147726720 1258705

- ORIGRATE 1 1646143 148190872 1259297

- STATE 52 3299467 149844196 1260771

- ORIGUPB 1 7222020 153766749 1266268

Step: AIC=1257194

NMONTHS ~ SELLER + ORIGRATE + ORIGUPB + ORIGTERM + LOANAGE +

OLTV + NUMBO + DTI + CSCOREB + FIRSTFLAG + PURPOSE + PROP +

NO\_UNITS + OCCSTAT + STATE + ACTPER\_MO

Df Sum of Sq RSS AIC

<none> 146558632 1257194

+ CHNL 2 13903 146544729 1257201

+ DLQSTATUS 1 2361 146556271 1257203

+ GAP 1 679 146557953 1257206

+ TIMGAP1 1 473 146558160 1257206

+ RELMORTGIND 1 422 146558210 1257206

- DTI 1 24740 146583372 1257214

- FIRSTFLAG 1 40745 146599377 1257235

- OLTV 1 44104 146602736 1257239

- ORIGTERM 1 55612 146614244 1257254

- ACTPER\_MO 1 68526 146627158 1257270

- SELLER 22 315653 146874285 1257333

- NO\_UNITS 1 126171 146684803 1257345

- NUMBO 1 131793 146690425 1257352

- LOANAGE 1 204359 146762991 1257445

- OCCSTAT 2 390839 146949471 1257673

- PURPOSE 3 425616 146984248 1257705

- PROP 4 496632 147055264 1257784

- CSCOREB 1 1195345 147753977 1258715

- ORIGRATE 1 1639575 148198207 1259282

- STATE 52 3298969 149857601 1260764

- ORIGUPB 1 7232524 153791156 1266274