

# Data Challenge

hosted by **ROCKET** Mortgage +  **ST. CLAIR**  
COLLEGE

Jingy Fan  
Troy Hector





LUNA 2

# Mortgage Report Dashboard

19,127  
Current Clients

\$54M  
Current Payment Amount

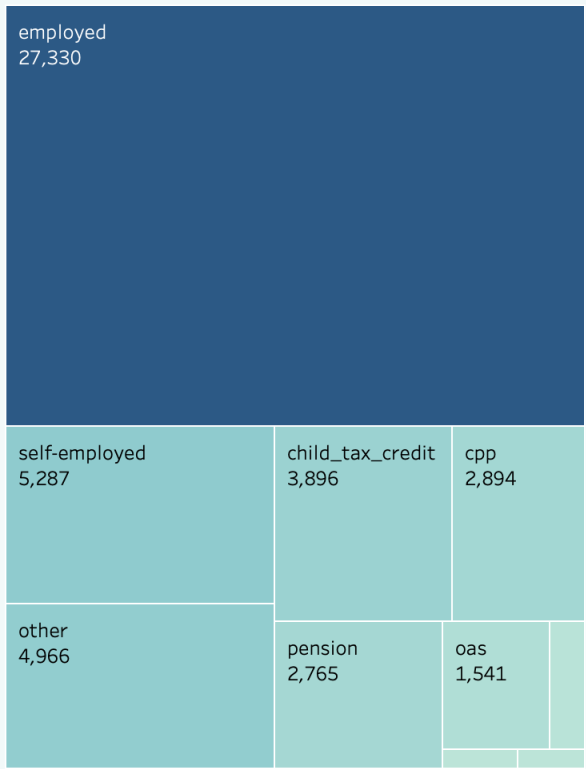
745  
Avg Credit Score

\$65K  
Avg Income

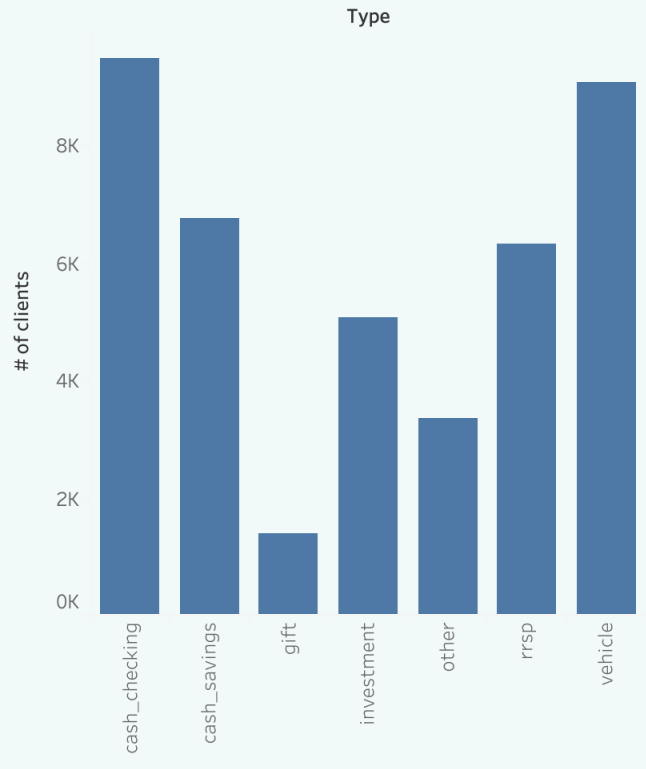
9.99%  
repayment rate

Month of C.. June 2021 to February 2024

Income Source



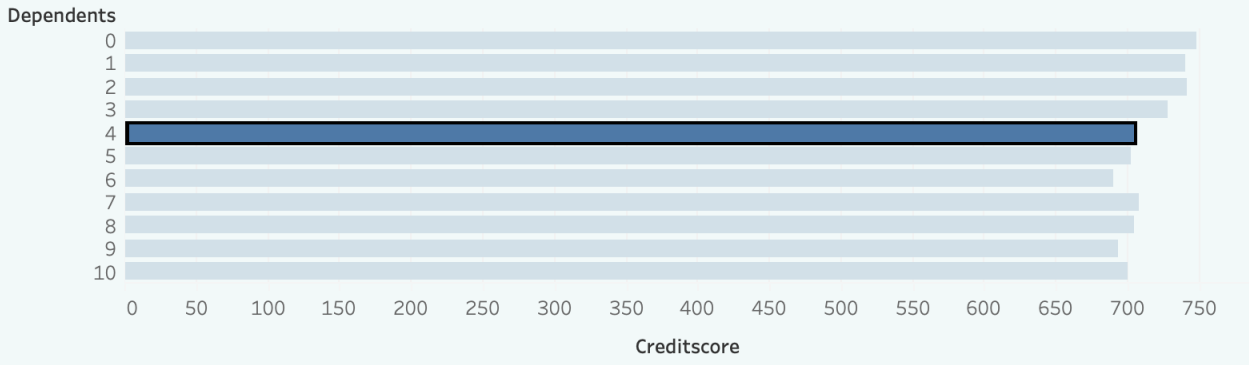
Type By Assets



Clients By Date

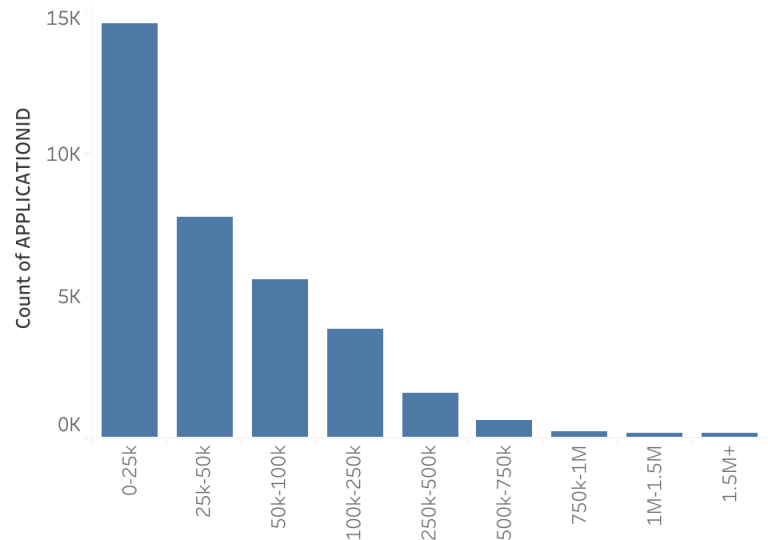


Credit Score By Dependents

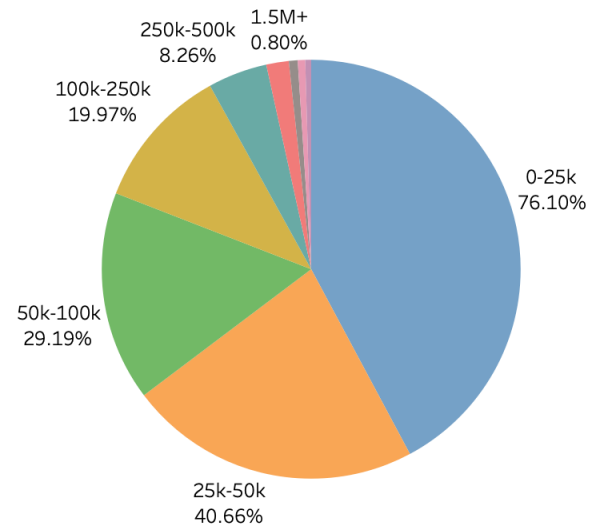


Asset Distribution

Assets Distribution



Assets Distribution

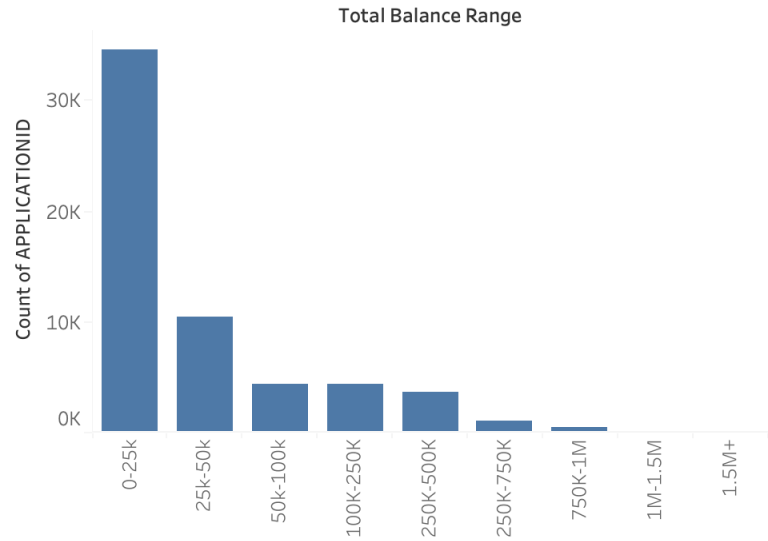


- Total\_Assests\_Ran..
- 0-25k, No Meas..
  - 25k-50k, No Me..
  - 50k-100k, No M..
  - 100k-250k, No ..
  - 250k-500k, No ..
  - 500k-750k, No ..
  - 750k-1M, No Me..
  - 1M-1.5M, No Me..
  - 1.5M+, No Meas..

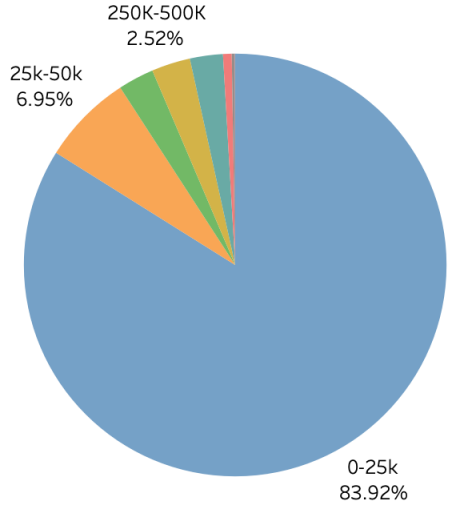
Total_Assests_Range	# of Clients	% Share
0-25k	35,226	76.10%
25k-50k	10,612	40.66%
50k-100k	7,217	29.19%
100k-250k	4,644	19.97%
250k-500k	1,744	8.26%
500k-750k	637	3.14%
750k-1M	246	1.24%
1M-1.5M	202	1.02%
1.5M+	174	0.80%
Grand Total	60,702	100.00%

Liability Distribution

Liabilities Distribution



Liabilities Distribution

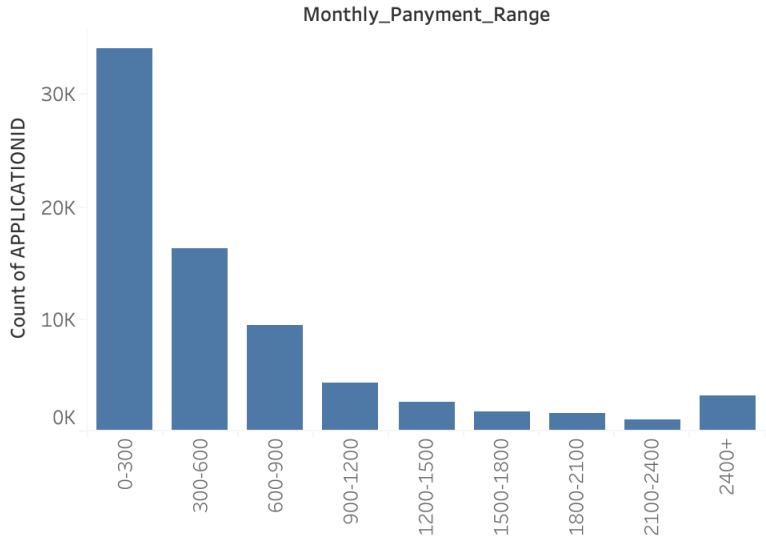


- Total Balance Range,...
- 0-25k, No Measu..
  - 25k-50k, No Mea..
  - 50k-100k, No Me..
  - 100k-250k, No ..
  - 250k-500k, No ..
  - 250k-750k, No ..
  - 750k-1M, No Me..
  - 1M-1.5M, No Me..
  - 1.5M+, No Meas..

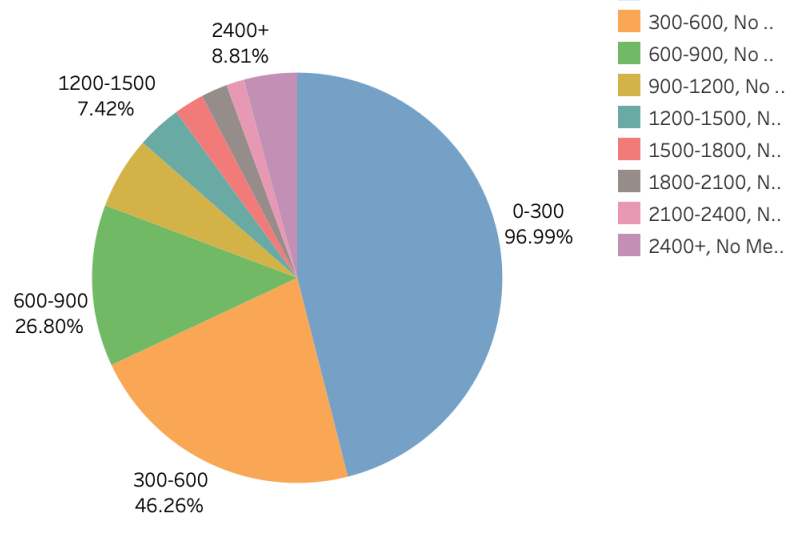
Total Balance Range	Count of Clients_liabil..	% Shar_liabilities
0-25k	162,338	98.35%
25k-50k	13,440	29.54%
50k-100k	5,289	12.44%
100k-250k	5,742	12.30%
250k-500k	4,866	10.31%
250k-750k	1,288	2.89%
750k-1M	477	1.10%
1M-1.5M	1	0.00%
1.5M+	9	0.03%
Grand Total	193,450	100.00%

Monthly Payments

Monthly Payment Distribution



Monthly Payment Distribution



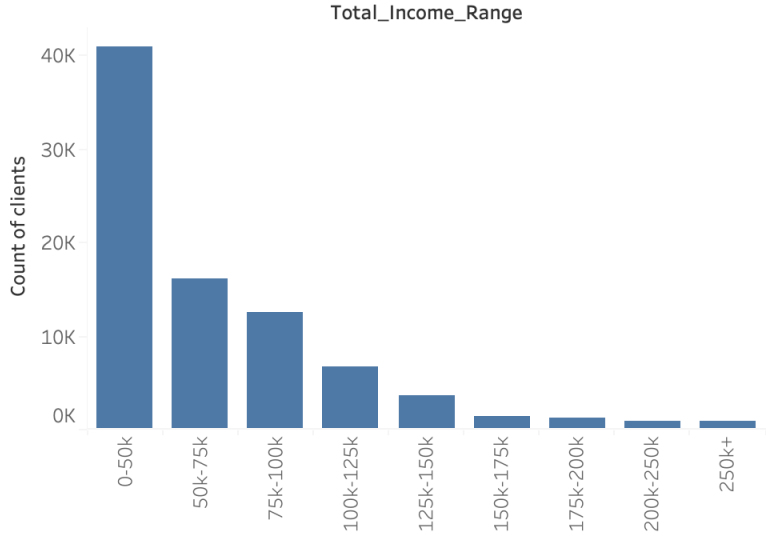
Monthly\_Panyment\_Range

- 0-300, No Mea..
- 300-600, No ..
- 600-900, No ..
- 900-1200, No ..
- 1200-1500, N..
- 1500-1800, N..
- 1800-2100, N..
- 2100-2400, N..
- 2400+, No Me..

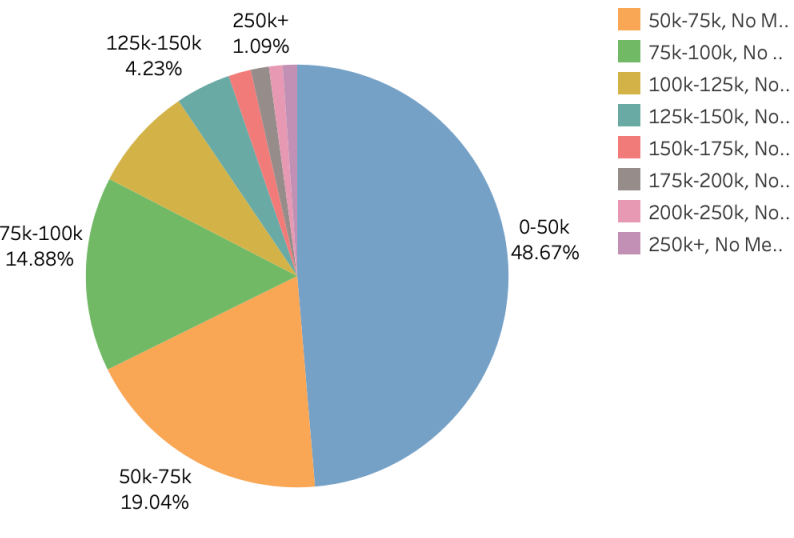
Monthly_Panyment_Range	Count of Clients_liabilities	% Shar_liabilities
0-300	138,363	96.99%
300-600	25,569	46.26%
600-900	11,969	26.80%
900-1200	5,037	11.99%
1200-1500	3,096	7.42%
1500-1800	2,091	4.97%
1800-2100	1,900	4.40%
2100-2400	1,309	2.94%
2400+	4,116	8.81%
Grand Total	193,450	100.00%

Income

Income Distribution



Income Distribution



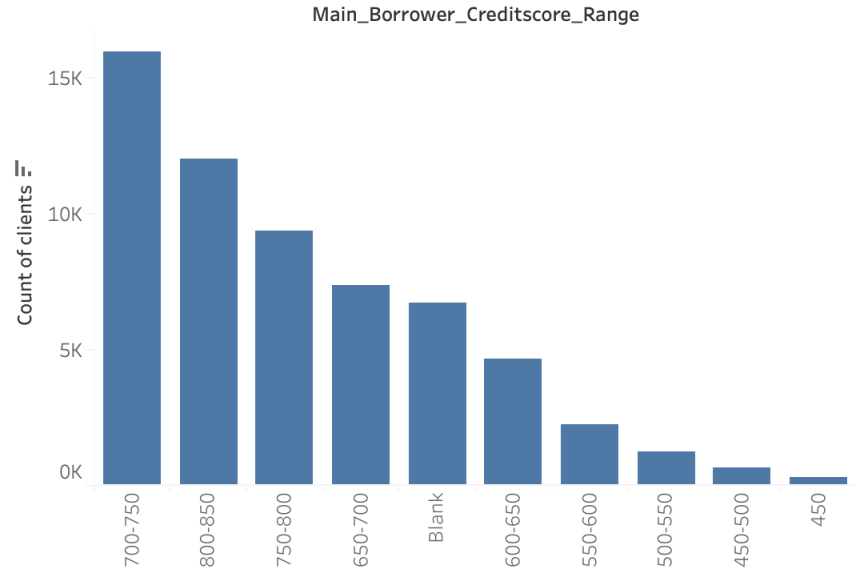
Total\_Income\_Ran..

- 0-50k, No Mea..
- 50k-75k, No M..
- 75k-100k, No ..
- 100k-125k, No..
- 125k-150k, No..
- 150k-175k, No..
- 175k-200k, No..
- 200k-250k, No..
- 250k+, No Me..

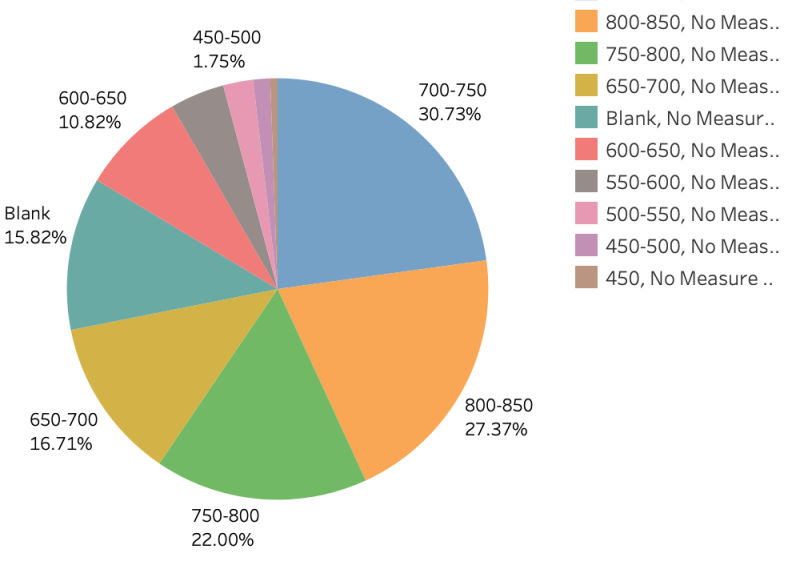
Total_Income_Range	Count of clients	% Share Income
0-50k	40,863	53.65%
50k-75k	15,984	34.05%
75k-100k	12,492	28.01%
100k-125k	6,667	15.71%
125k-150k	3,553	8.58%
150k-175k	1,450	3.62%
175k-200k	1,169	2.93%
200k-250k	863	2.14%
250k+	917	2.21%
Grand Total	83,958	100.00%

Credit Score Distribution

Credit Score Distribution



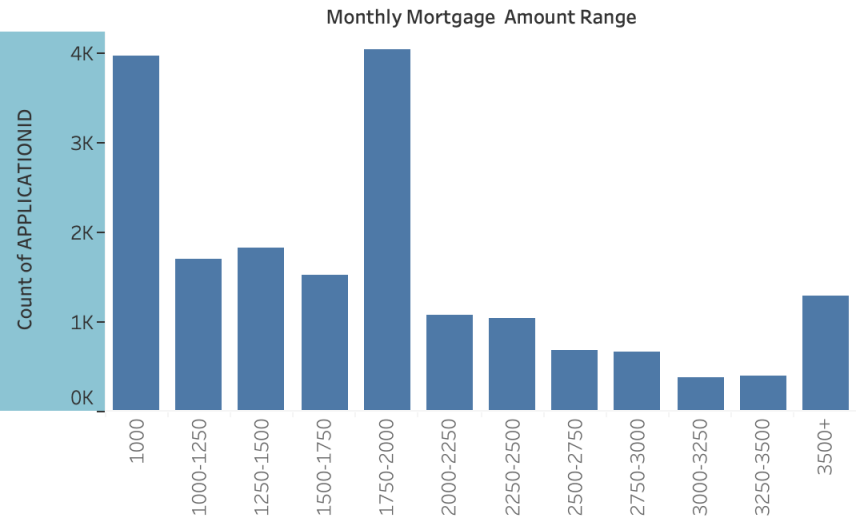
Credit Score Distribution



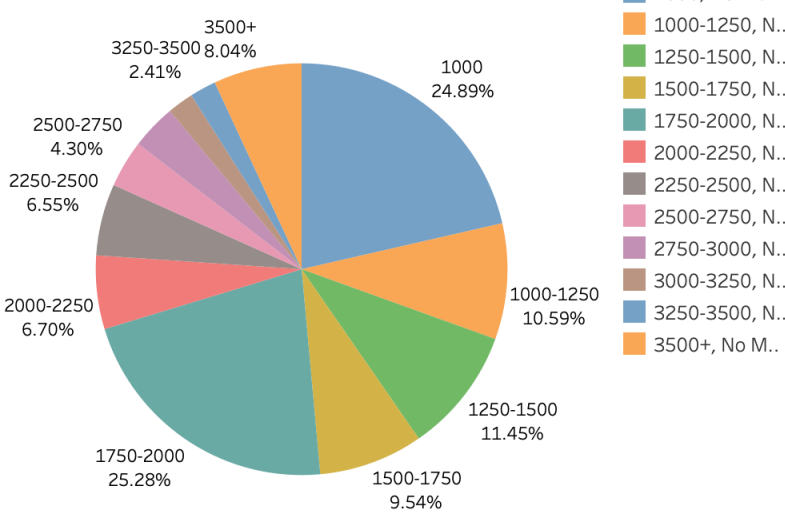
Main_Borrower_Creditscore_Range	Count of clients(creditscore_Range)	% Share creditscore
450	276	0.73%
450-500	661	1.75%
500-550	1,248	3.11%
550-600	2,249	5.62%
600-650	4,641	10.82%
650-700	7,315	16.71%
700-750	15,944	30.73%
750-800	9,334	22.00%
800-850	11,989	27.37%
Blank	6,691	15.82%
Grand Total	60,348	100.00%

Monthly Mortgage Payments

Monthly Payment Mortgage Distribution



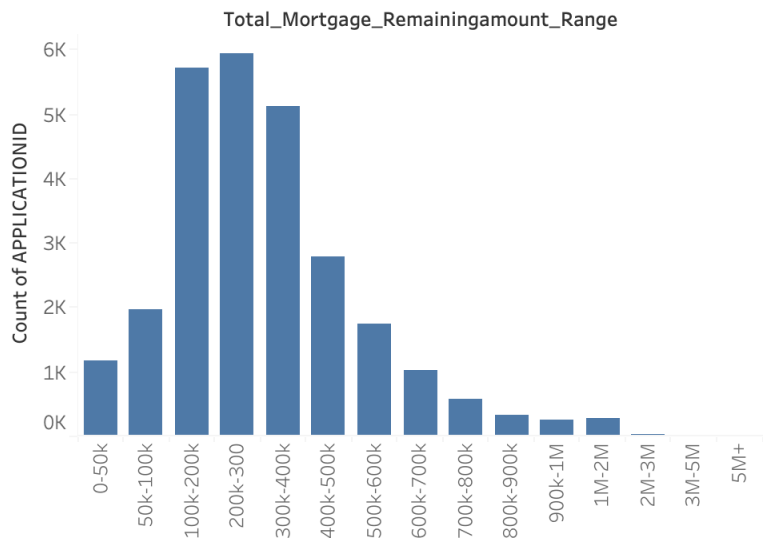
Monthly Payment Mortgage Distribution



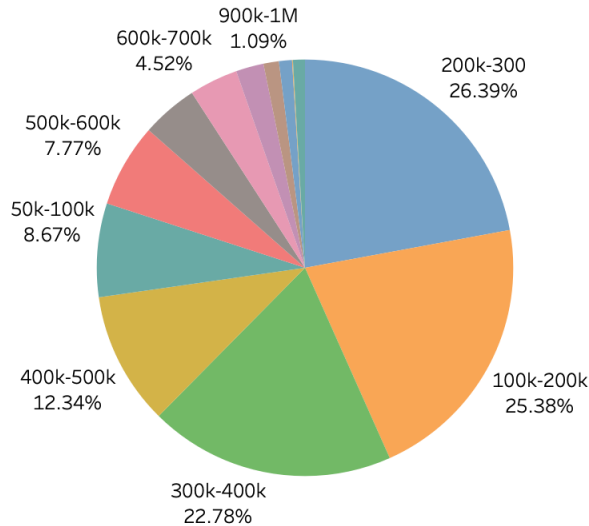
Monthly Mortgage Amount Range	# of_Clients	% Share monthlypayement
1000	3,959	24.89%
1000-1250	1,685	10.59%
1250-1500	1,822	11.45%
1500-1750	1,517	9.54%
1750-2000	4,022	25.28%
2000-2250	1,066	6.70%
2250-2500	1,042	6.55%
2500-2750	684	4.30%
2750-3000	657	4.13%
3000-3250	377	2.37%
3250-3500	384	2.41%
3500+	1,279	8.04%
Grand Total	15,909	100.00%

Mortgage Balance Distribution

Remaining Mortgage Amount



Monthly Payment Mortgage Distribution

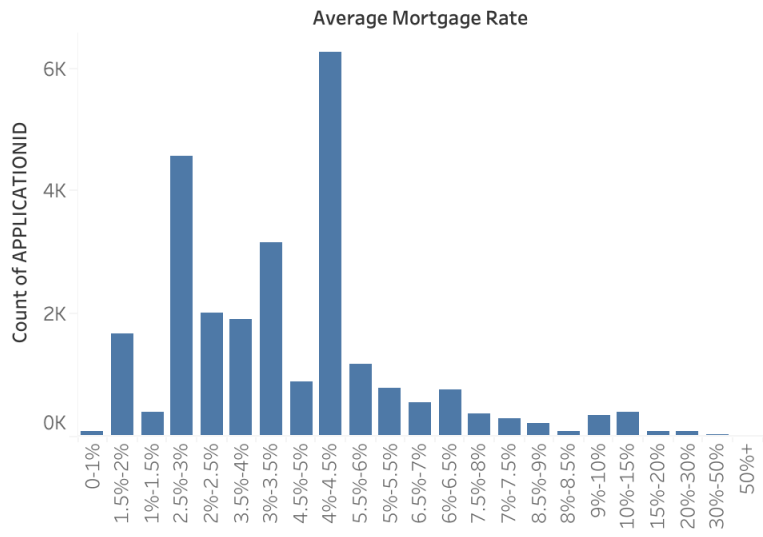


Total_Mortgage_Remainin..
200k-300, No Mea..
100k-200k, No Me..
300k-400k, No Me..
400k-500k, No Me..
50k-100k, No Mea..
500k-600k, No Me..
0-50k, No Measure..
600k-700k, No Me..
700k-800k, No Me..
800k-900k, No Me..
1M-2M, No Measu..
2M-3M, No Measu..
3M-5M, No Measu..
5M+, No Measure ..
900k-1M, No Meas..

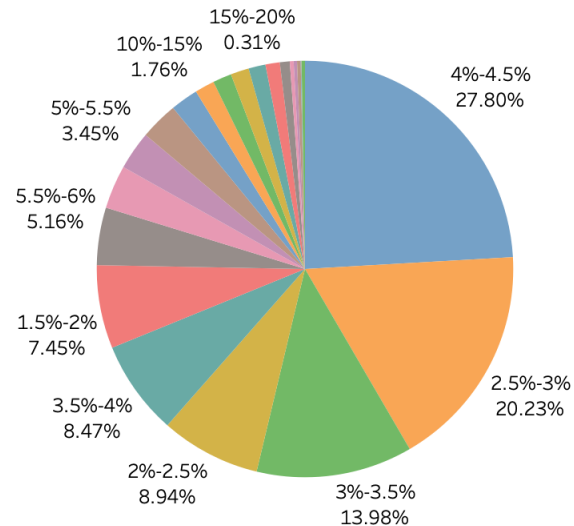
Total_Mortgage_Remainin..	Count of Mortgages_w..	% Share monthlypaye..
0-50k	1,259	5.22%
1M-2M	282	1.22%
2M-3M	13	0.06%
3M-5M	3	0.01%
5M+	1	0.00%
50k-100k	2,078	8.67%
100k-200k	6,132	25.38%
200k-300	6,221	26.39%
300k-400k	5,382	22.78%
400k-500k	2,863	12.34%
500k-600k	1,797	7.77%
600k-700k	1,031	4.52%
700k-800k	583	2.57%
800k-900k	321	1.41%
900k-1M	248	1.09%
Grand Total	28,214	100.00%

Mortgage Rate Distribution

Average Mortgage Rate



Monthly Payment Mortgage Distribution

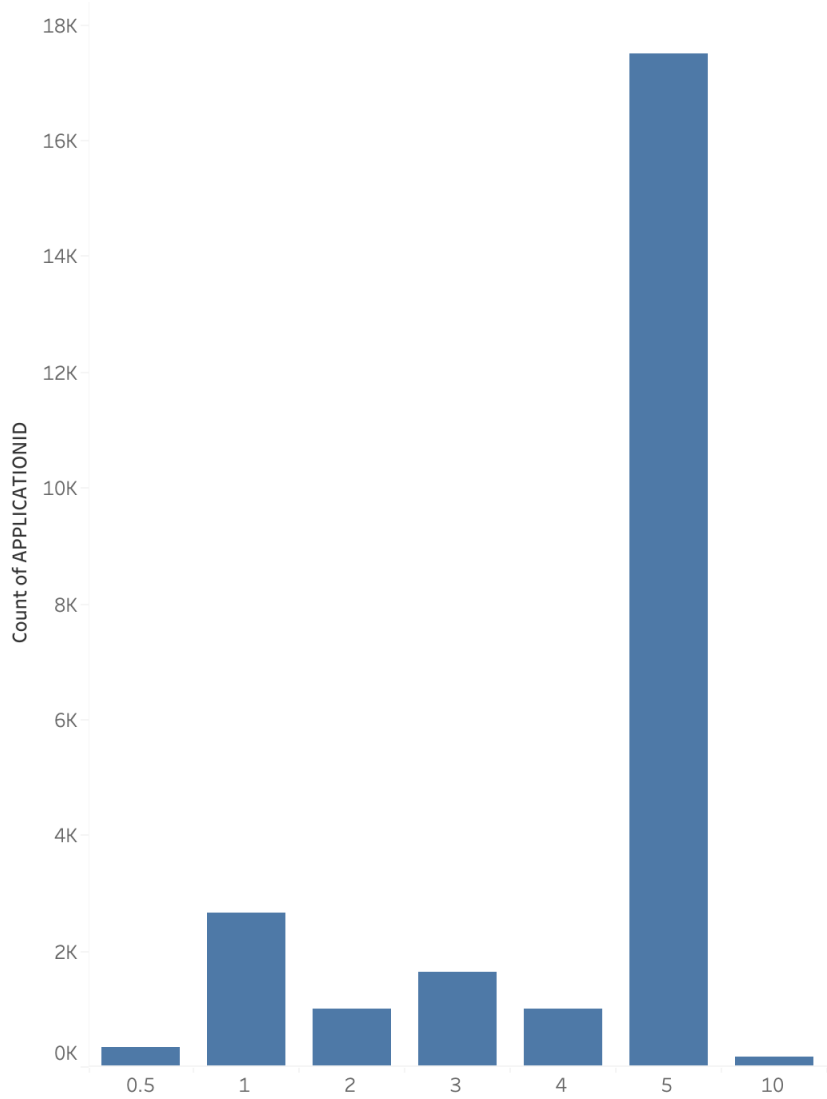


Average Mortgage Rat..
4%-4.5%, No Meas..
2.5%-3%, No Meas..
3%-3.5%, No Meas..
2%-2.5%, No Meas..
3.5%-4%, No Meas..
1.5%-2%, No Meas..
5.5%-6%, No Meas..
4.5%-5%, No Meas..
5%-5.5%, No Meas..
6%-6.5%, No Meas..
6.5%-7%, No Meas..
10%-15%, No Mea..
1%-1.5%, No Meas..
7.5%-8%, No Meas..
9%-10%, No Meas..
7%-7.5%, No Meas..
8.5%-9%, No Meas..
8%-8.5%, No Meas..

Average Mortgage Rate	Count of Mortgages_..	% Share monthlypaye..
0-1%	69	0.29%
1.5%-2%	1,806	7.45%
1%-1.5%	402	1.69%
2.5%-3%	4,876	20.23%
2%-2.5%	2,115	8.94%
3.5%-4%	2,007	8.47%
3%-3.5%	3,252	13.98%
4.5%-5%	910	3.90%
4%-4.5%	7,373	27.80%
5.5%-6%	1,242	5.16%
5%-5.5%	823	3.45%
6.5%-7%	583	2.47%
6%-6.5%	816	3.41%
7.5%-8%	384	1.64%
7%-7.5%	298	1.28%
8.5%-9%	205	0.88%
8%-8.5%	88	0.34%
9%-10%	385	1.53%

# Mortgage Portfolio Outlook

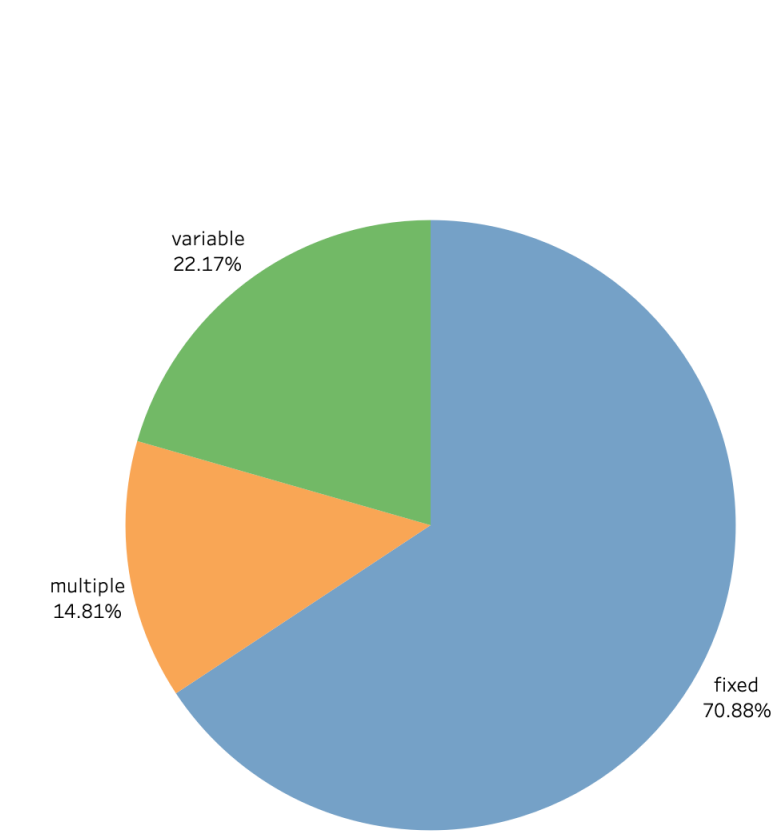
Term of Mortgages



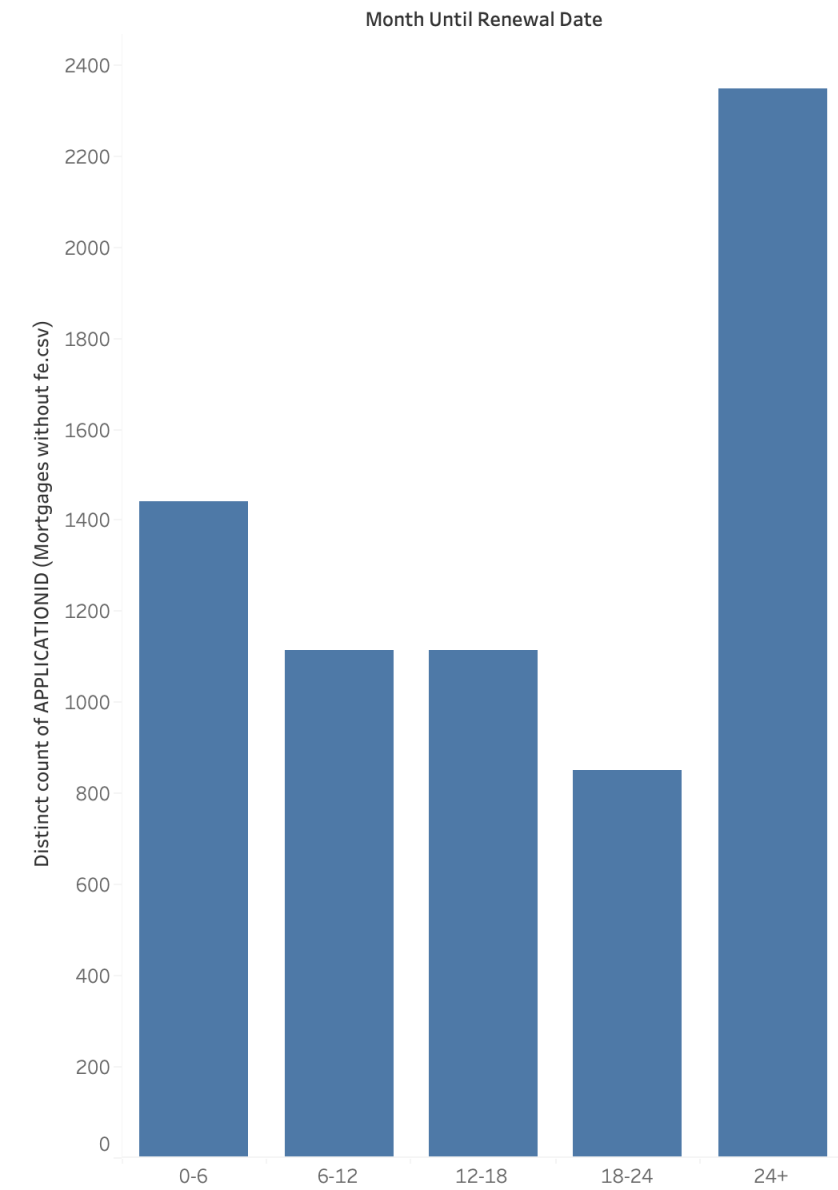
MORTGAGE\_TYPE, Measure Names

- fixed, No Measure Value
- multiple, No Measure Value
- variable, No Measure Value

Mortgage Type Distribution



Month Until Renewal Date

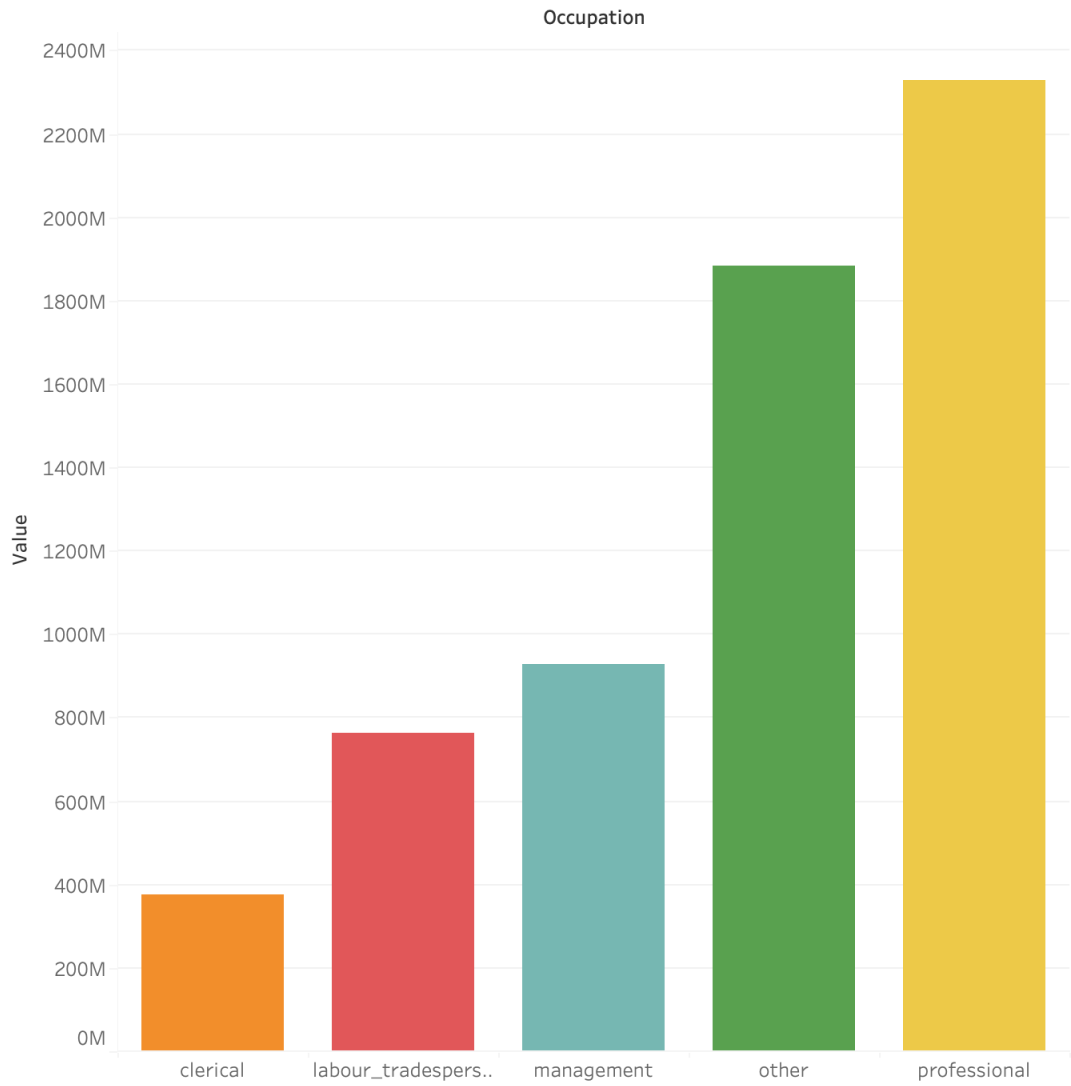


# Customer Overview - Occupation Distribution & Credit Score Relationship

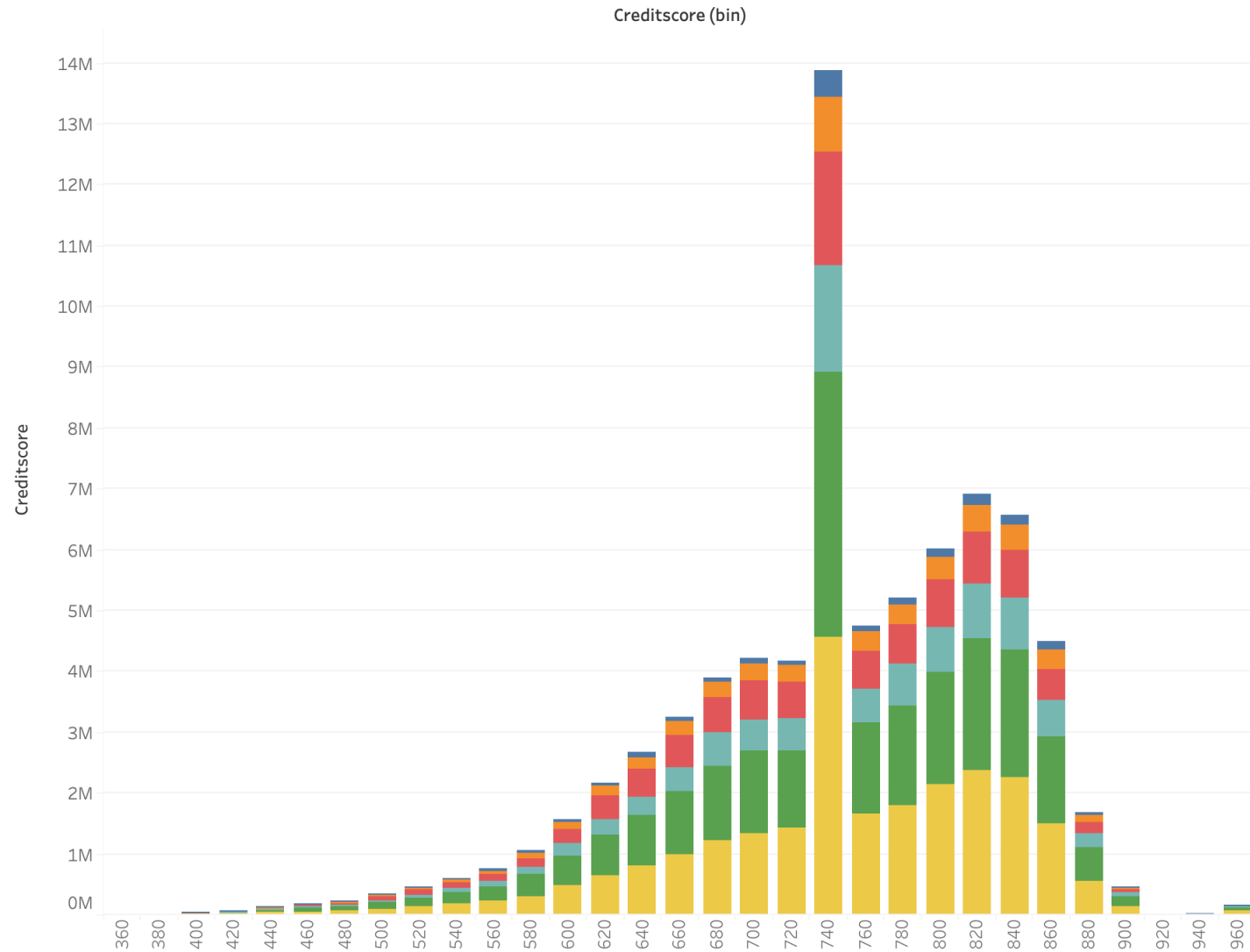
Occupation

- clerical
- labour\_tradesp..
- management
- other
- professional

Value of Assets Vs Occupation



Credit Score by Occupation

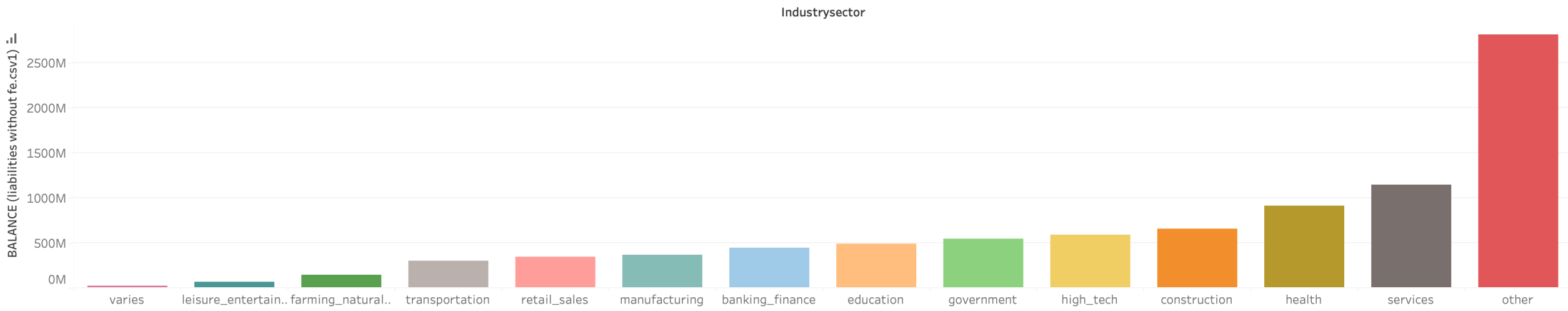




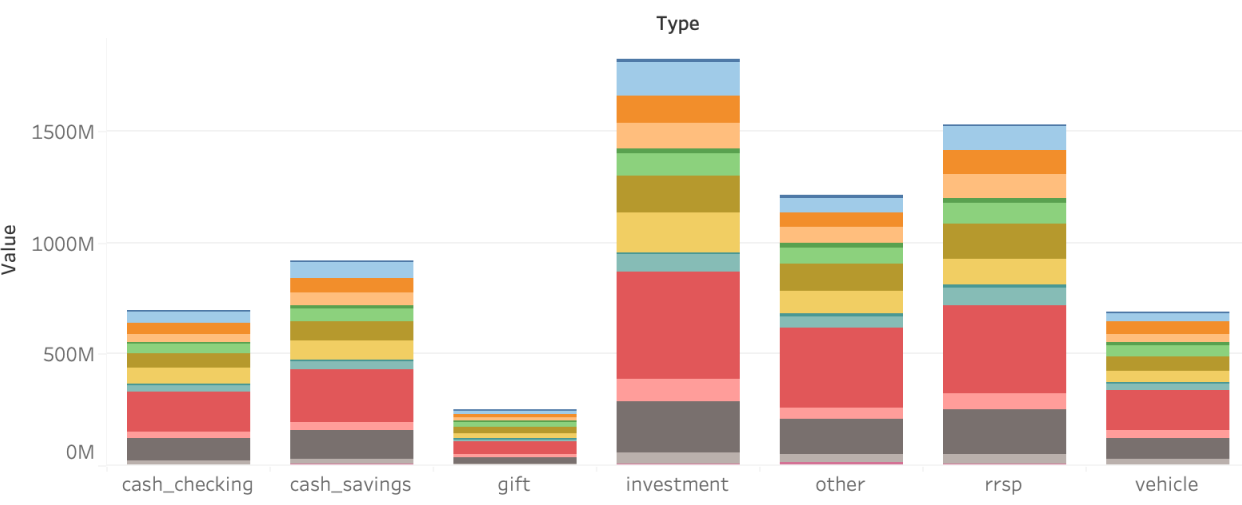
# Customer Overview - Industry Distribution, Assets & Credit Score Relationship



Balance of Debt by Industry



Assets Type by Industry



Credit Score by Industry

