Average of Current Loan Amount and Max of Current Loan ...
● Average of Current Loan Amount ● Max of Current Loan Amount

60K
40K
20K
0K
Charged Off | Fully Paid
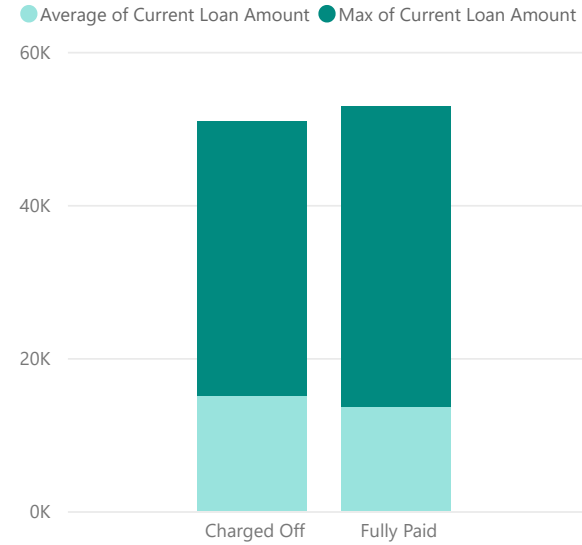
Average of Monthly Debt and Max of Monthly Debt by Loan...
● Average of Monthly Debt ● Max of Monthly Debt

20K
10K
0K
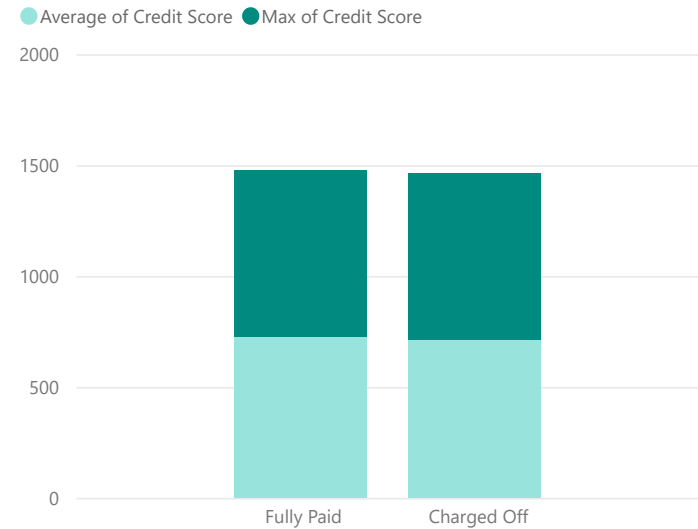Charged Off | Fully Paid
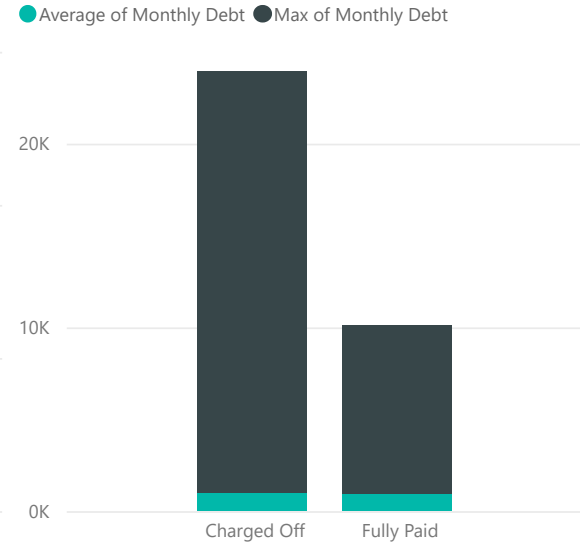
Data Exploration Report

09/01/2022

Conclusion: of all variables,
Average Monthly Debt and, potentially,
Current Balance and Current Loan
Amount are connected with the Charged
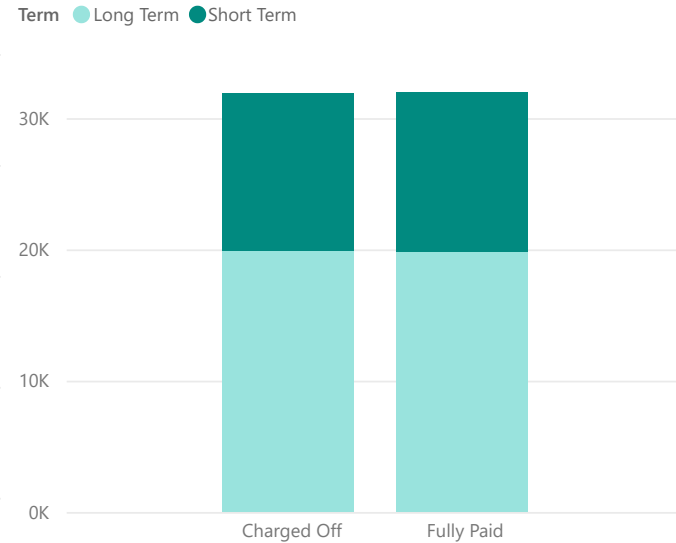Off loan status the strongest

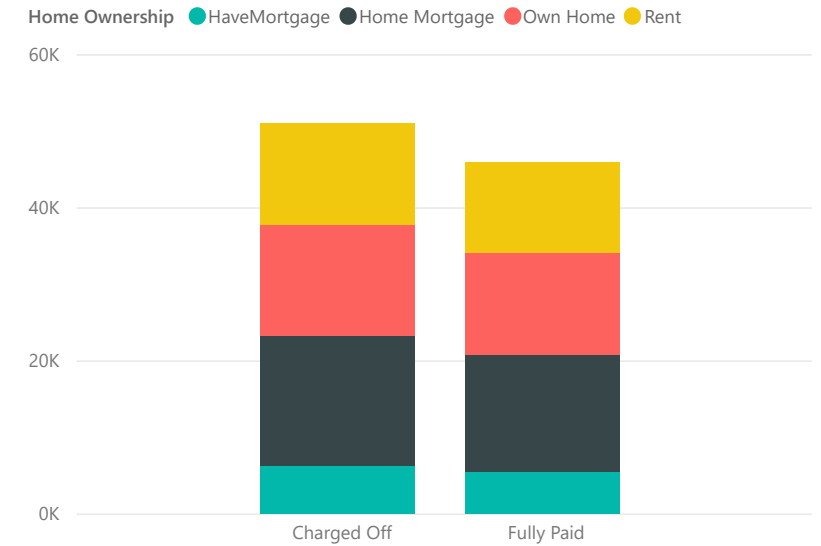**Average of Current Credit Balance and Max of Curren...**
● Average of Current Credit Bala... ● Max of Current Cre...

1.0M
0.5M
0.0M
Fully Paid | Charged Off
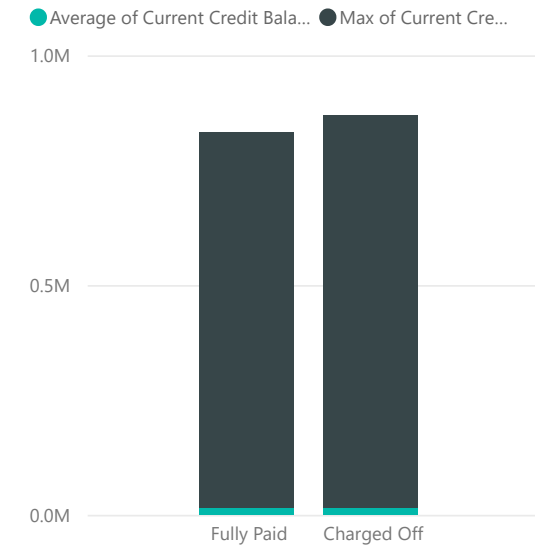
Average of Credit Score and Max of Credit Score by Loan Status
● Average of Credit Score ● Max of Credit Score

2000
1500
1000
500
0
Fully Paid | Charged Off

Average of Current Loan Amount by Loan Status and Term
Term ● Long Term ● Short Term

30K
20K
10K
0K
Charged Off | Fully Paid

Average of Current Loan Amount by Loan Status and Home Ownership
Home Ownership ● HaveMortgage ● Home Mortgage ● Own Home ● Rent

60K
40K
20K
0K
Charged Off | Fully Paid

Count of Purpose by Purpose
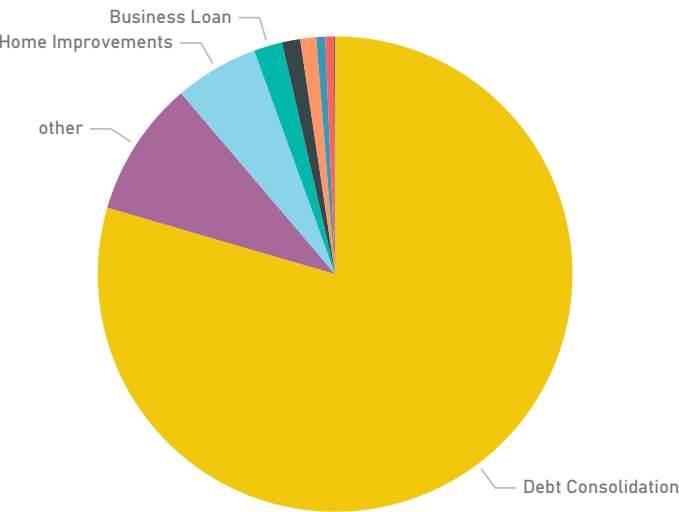
Average of Current Loan Amount by Loan Status and Purpose

Purpose ● Business L... ● Buy a Car ● Buy House ● Debt Cons... ● Educational ... ● Home Imp... ● Medical Bills ● other ▶
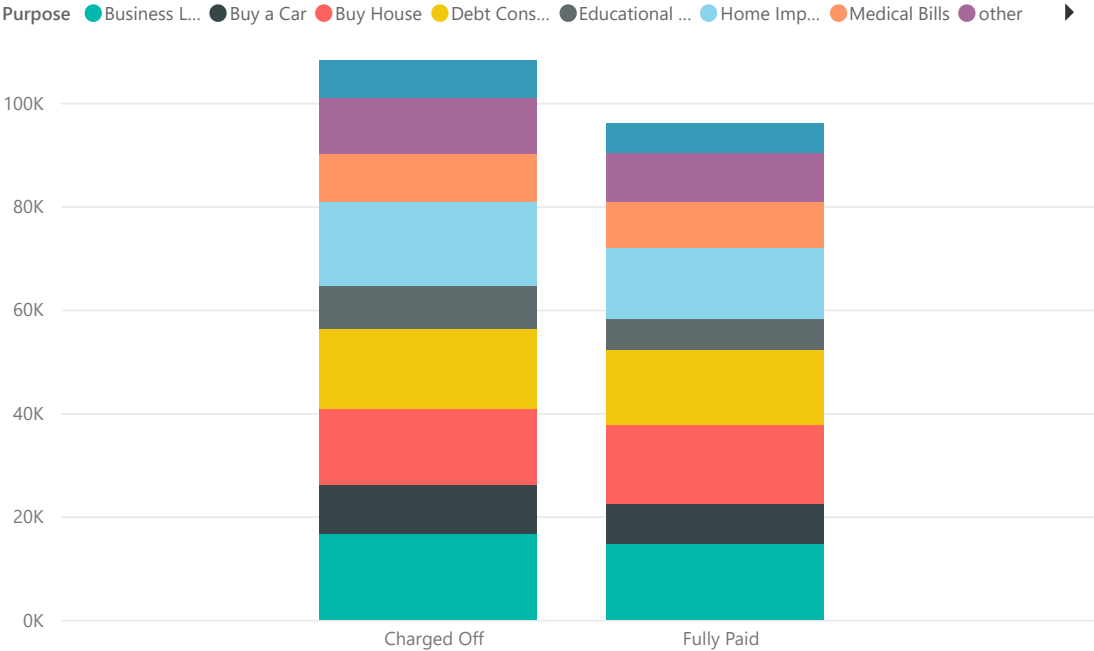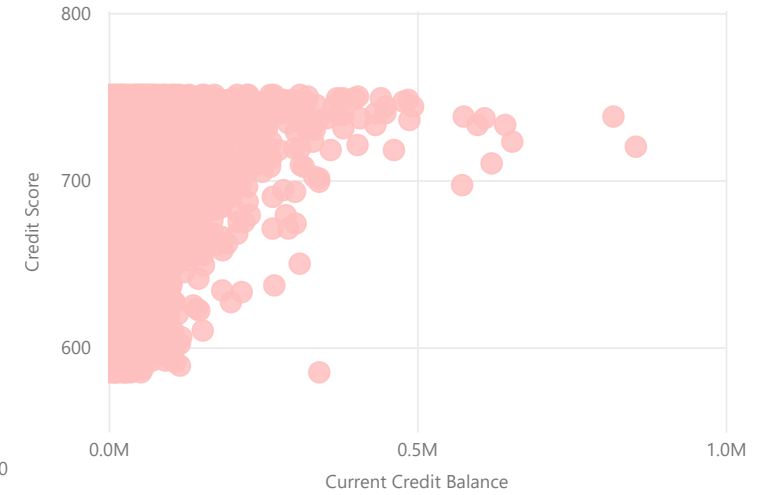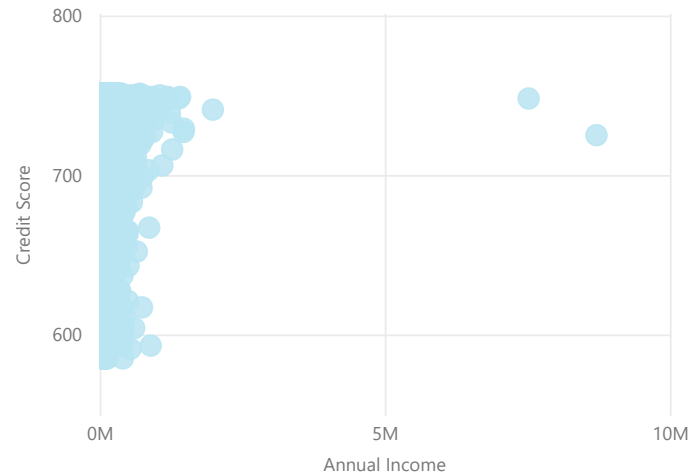
Annual Income and Current Loan Amount
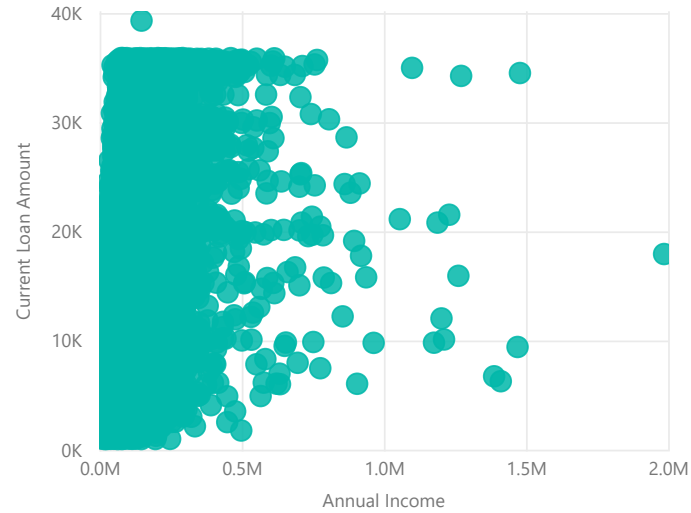
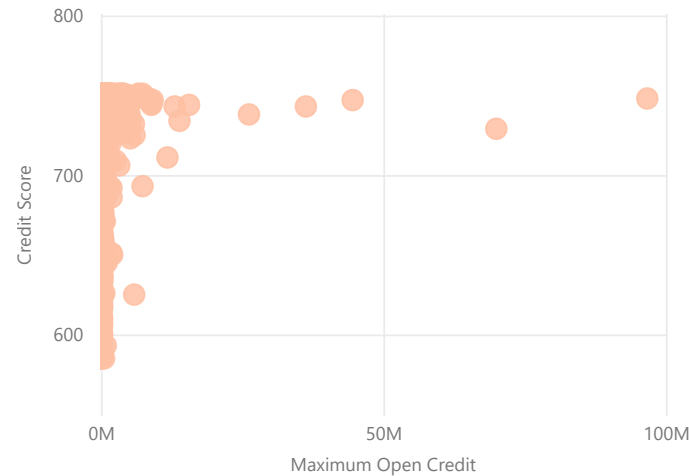## Years of Credit History and Credit Score
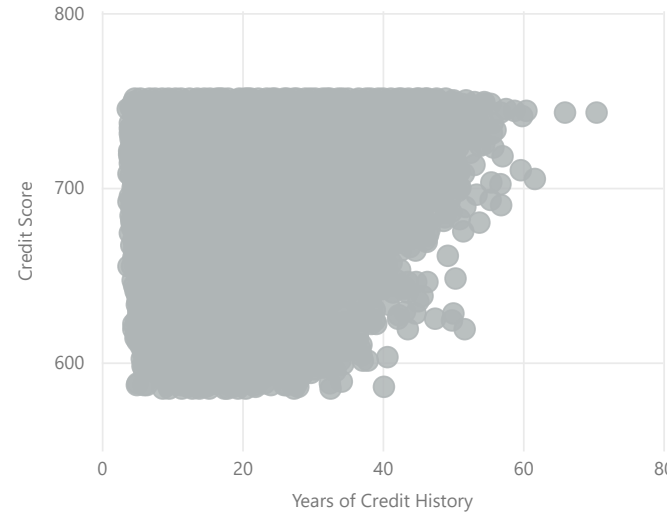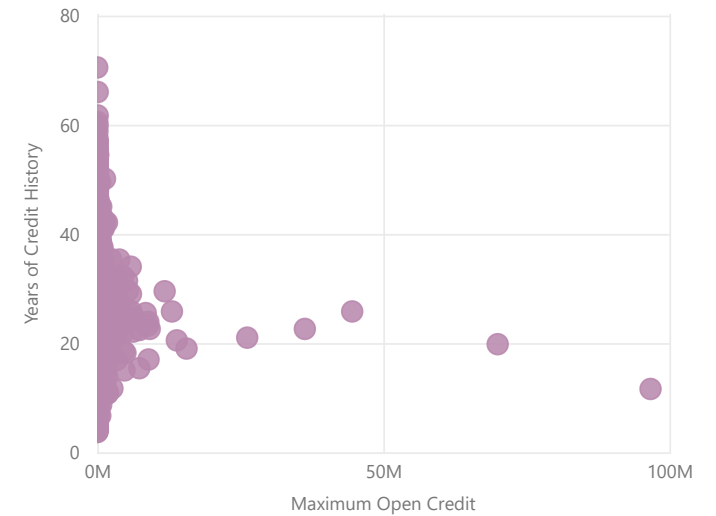
Current Credit Balance and Credit Score

Annual Income and Credit Score

Maximum Open Credit and Credit Score

Maximum Open Credit and Years of Credit History

Credit score is correlated with a number of other variables, such as Ears of Credit History and Current Credit Balance. This creates collinearity between independent variables and is likely to affect the Logistic Regression classification. The Annual Income variable does not predict Credit Score or Current Loan Amount.