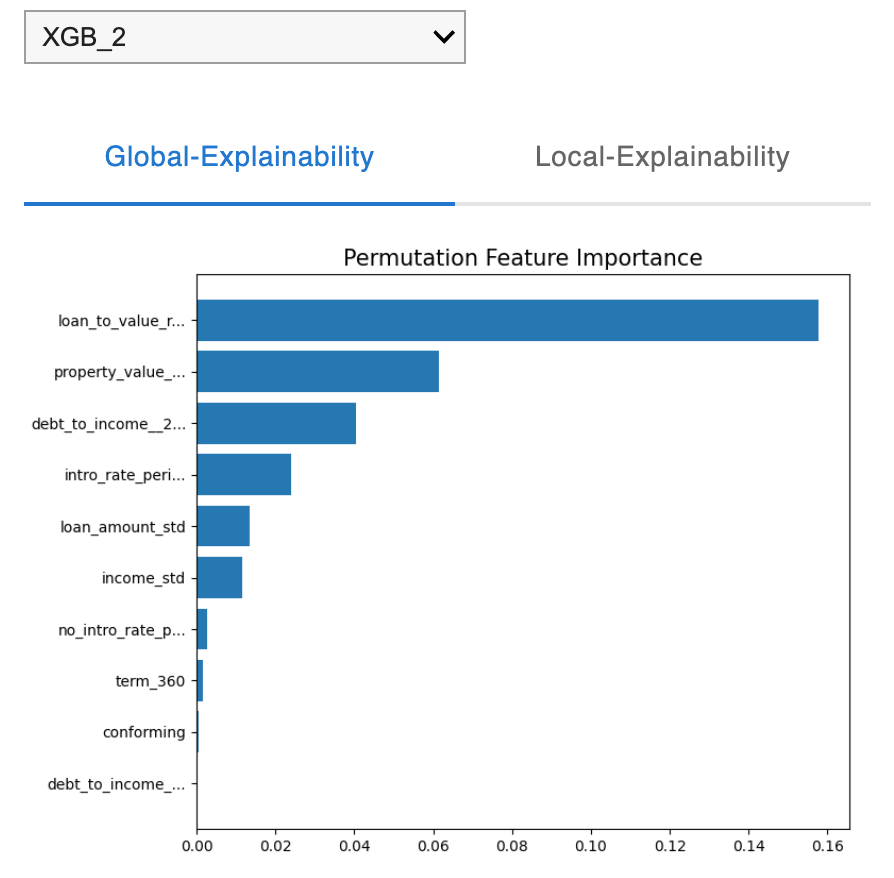
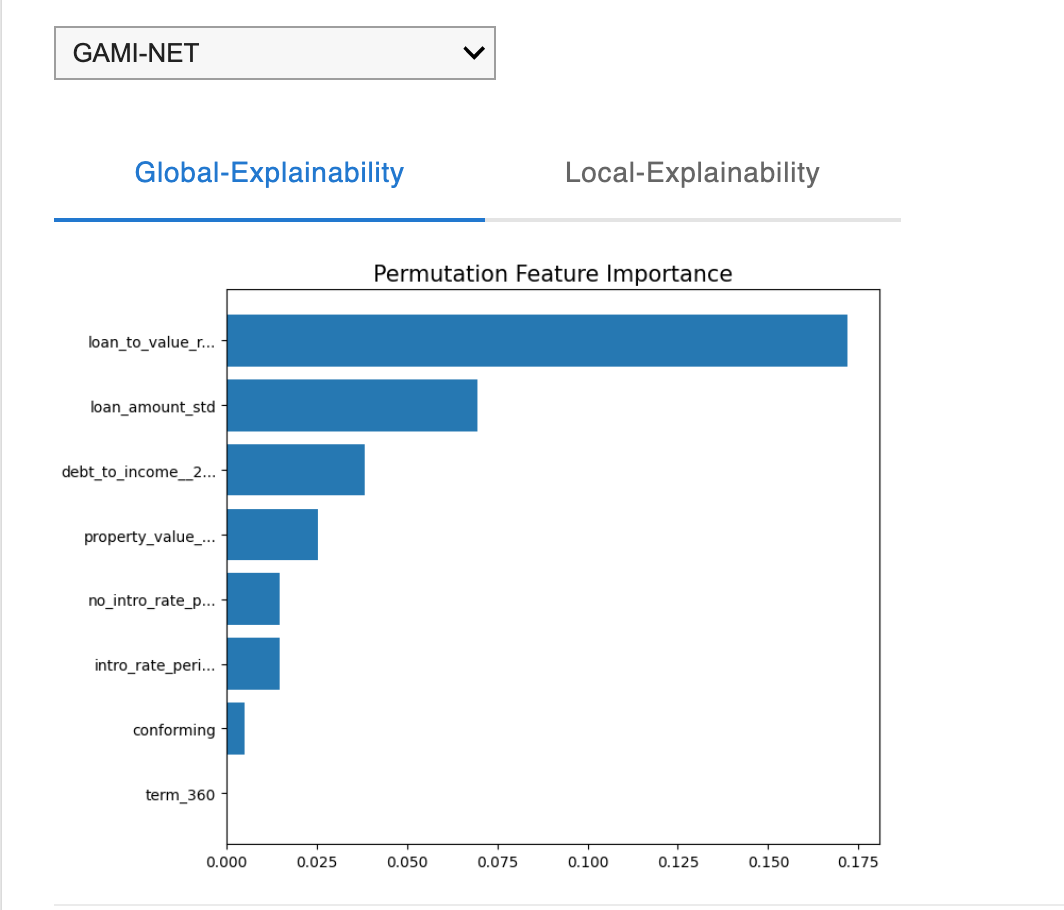
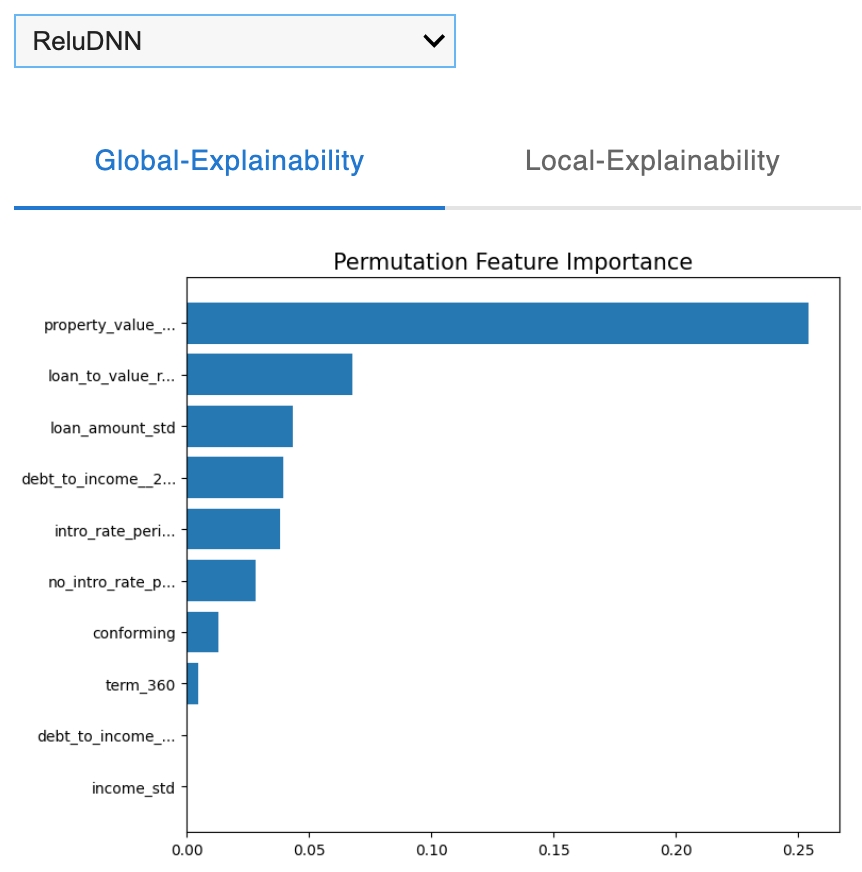
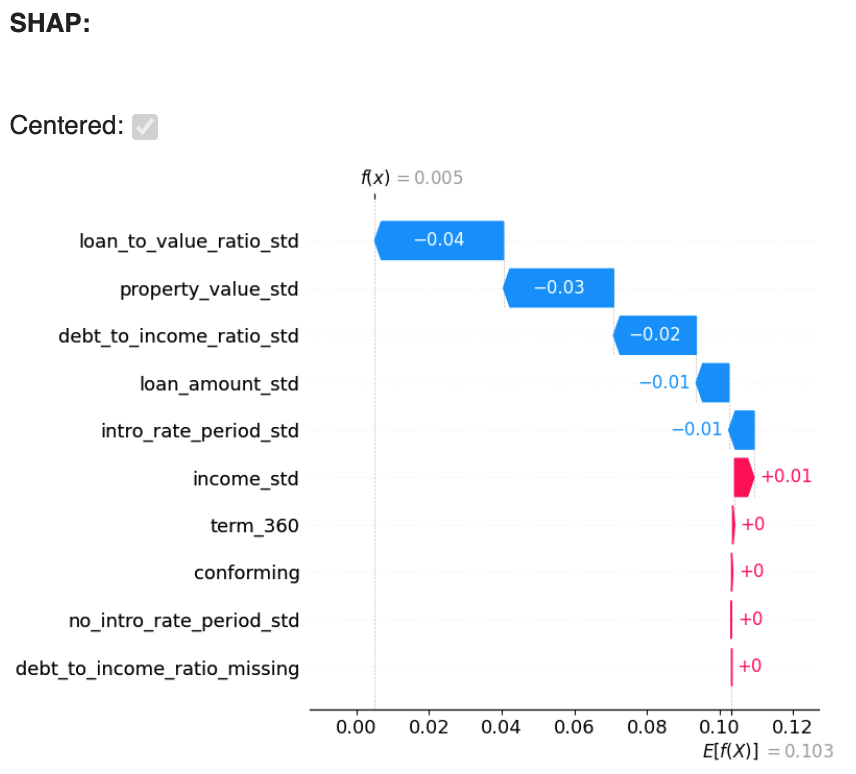
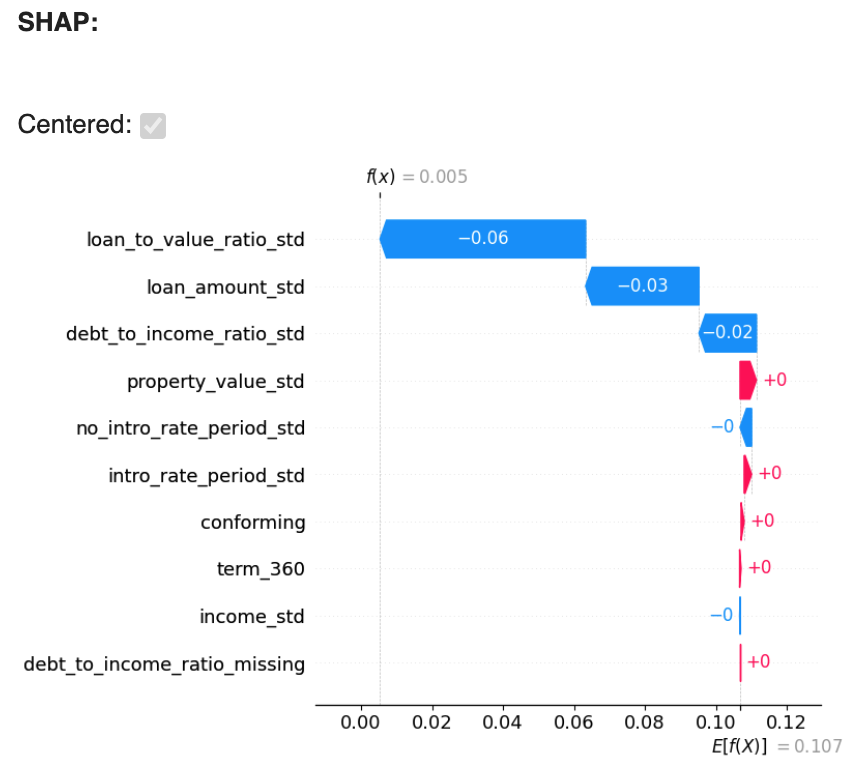
**Global Feature Importance:**



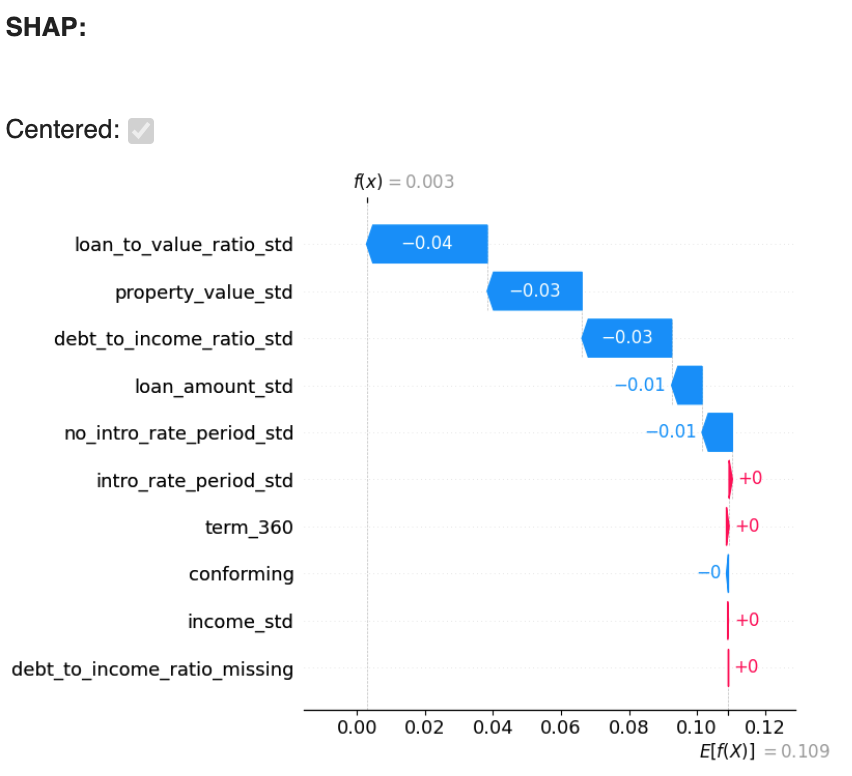


**Local Feature Importance:**

**10th Percentile:**

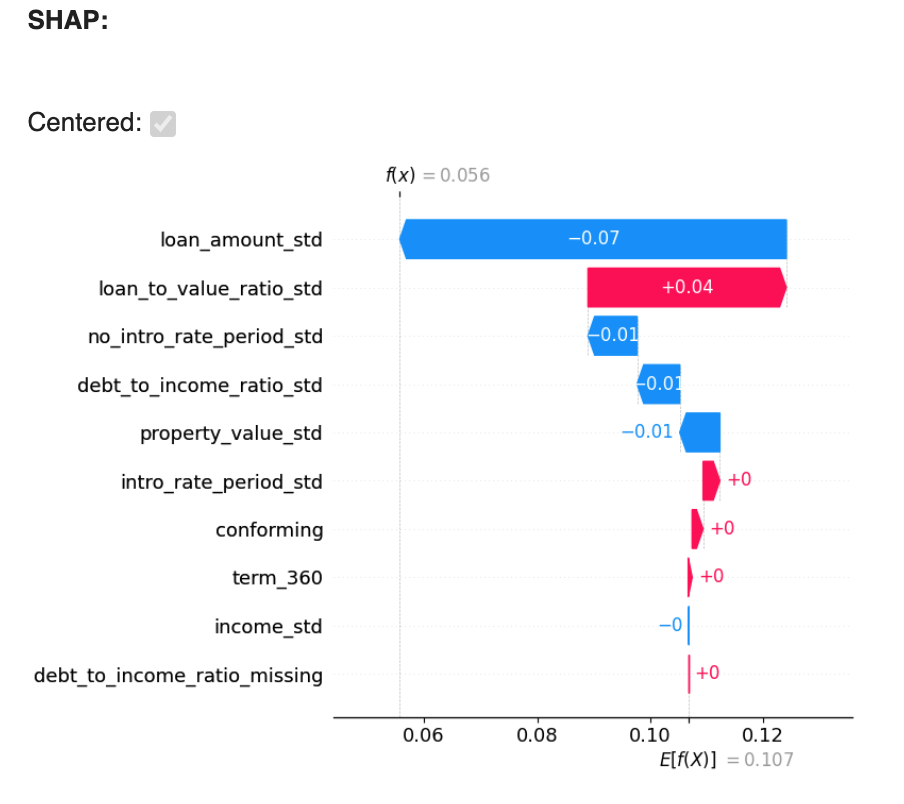
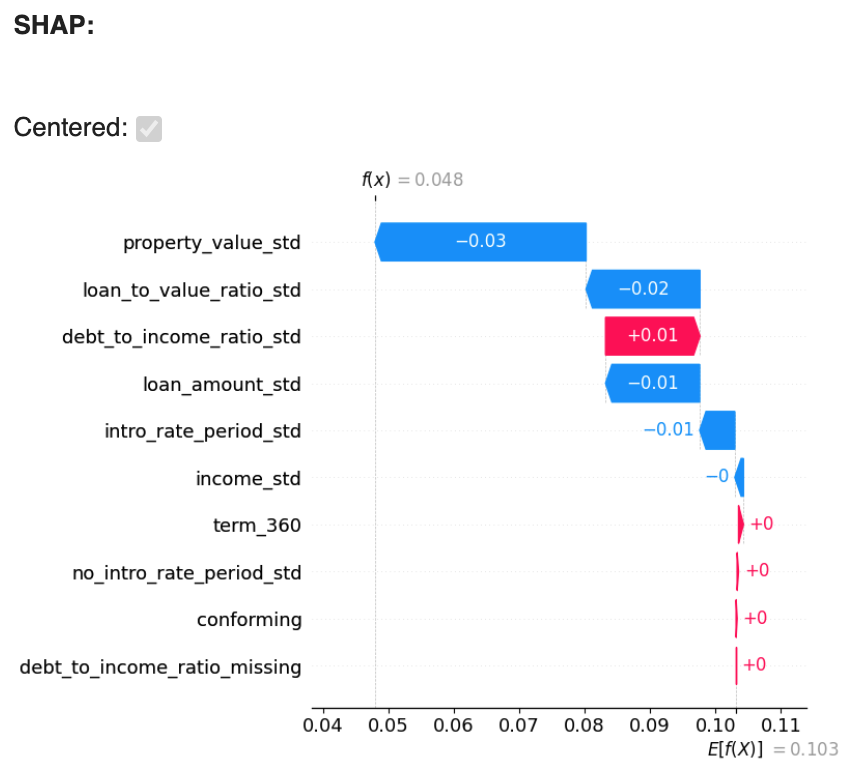


**GAMI-NET XGB2**

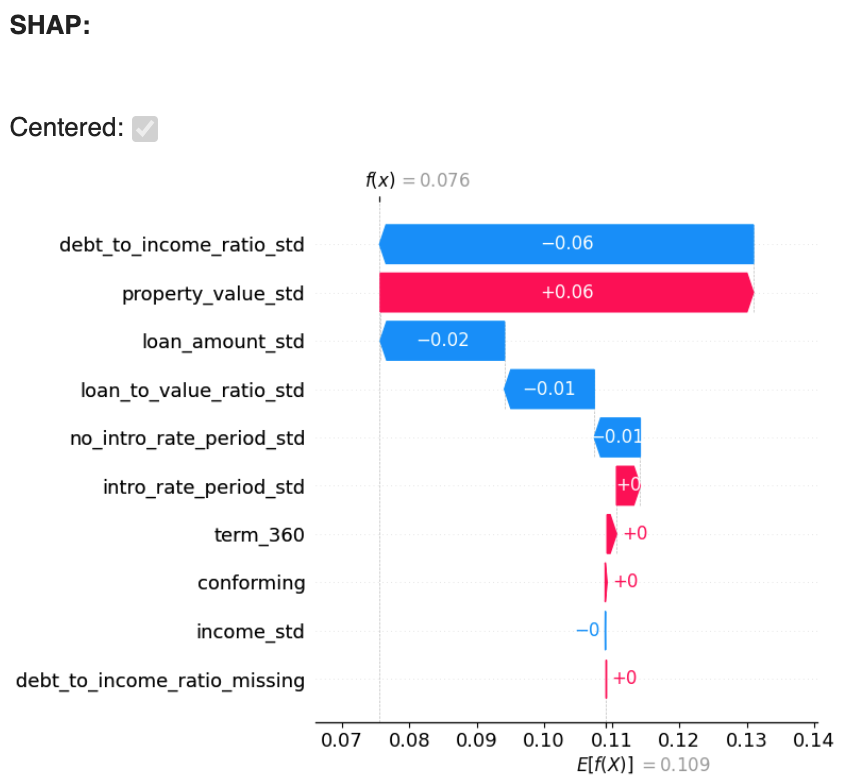
****

**ReluDNN**

**50th Percentile:**

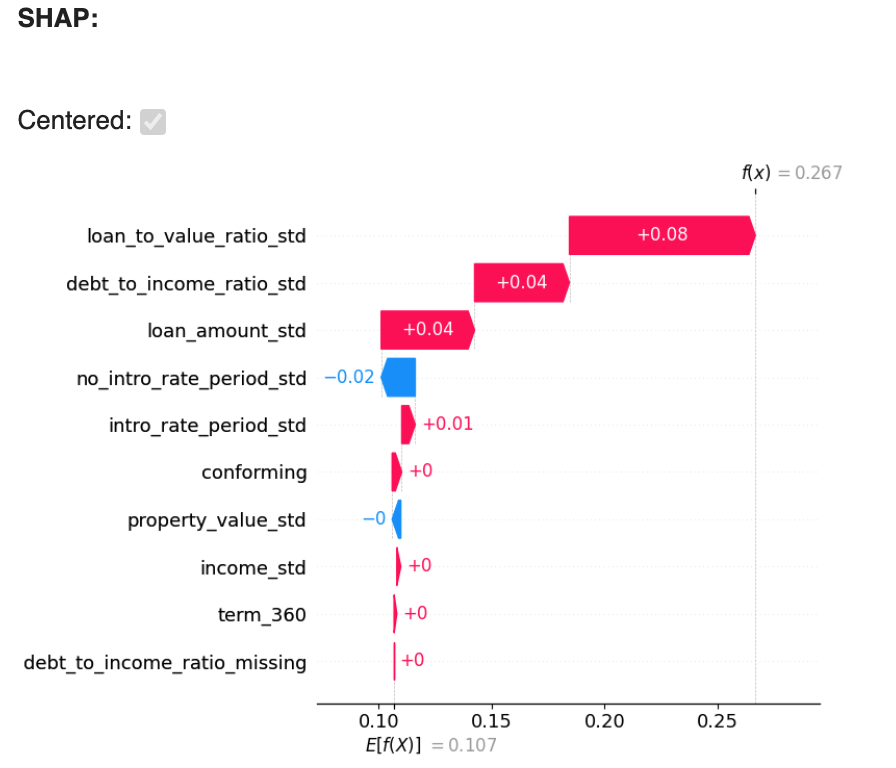
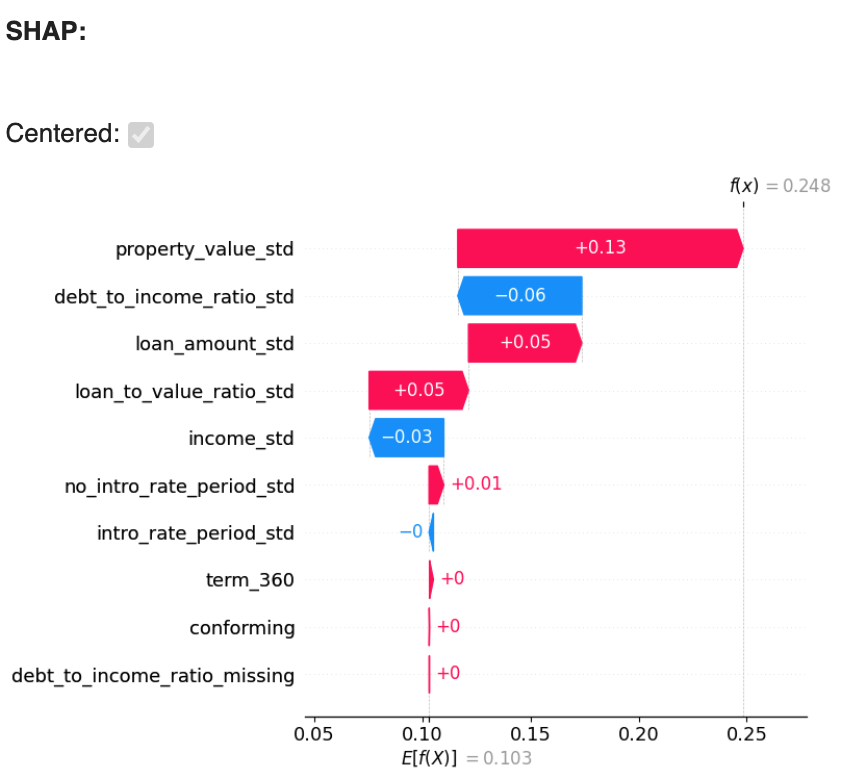
 

**GAMI-NET XGB2**

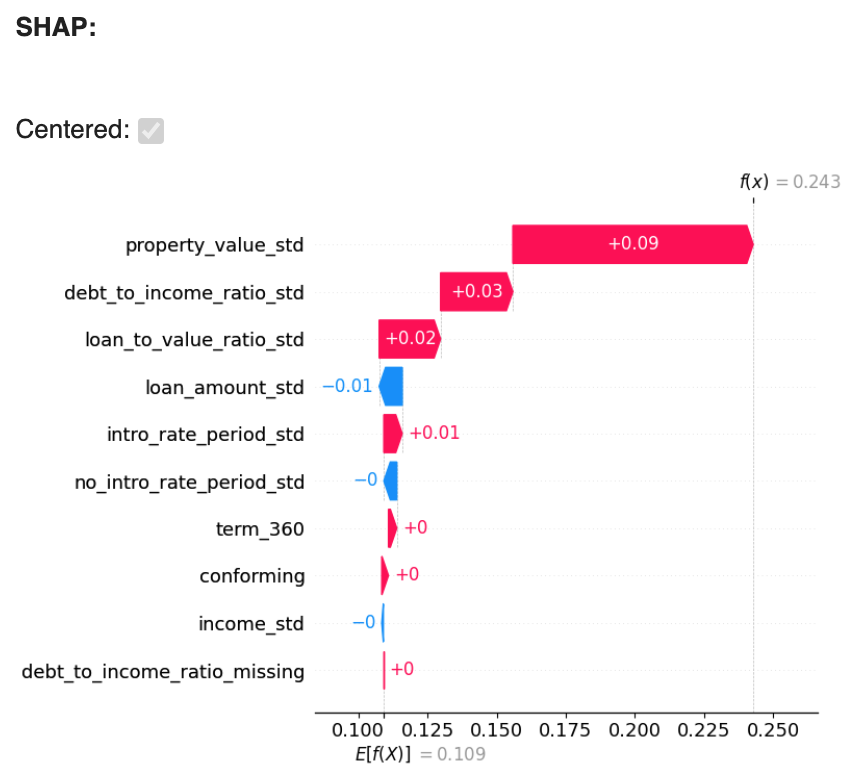
****

**ReluDNN**

90th Percentile:

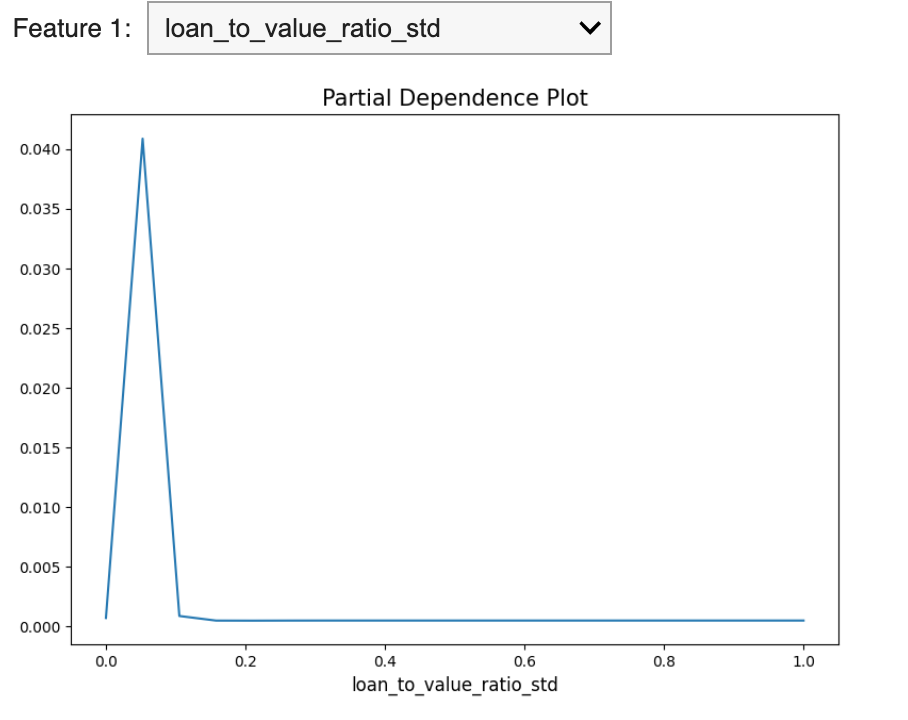
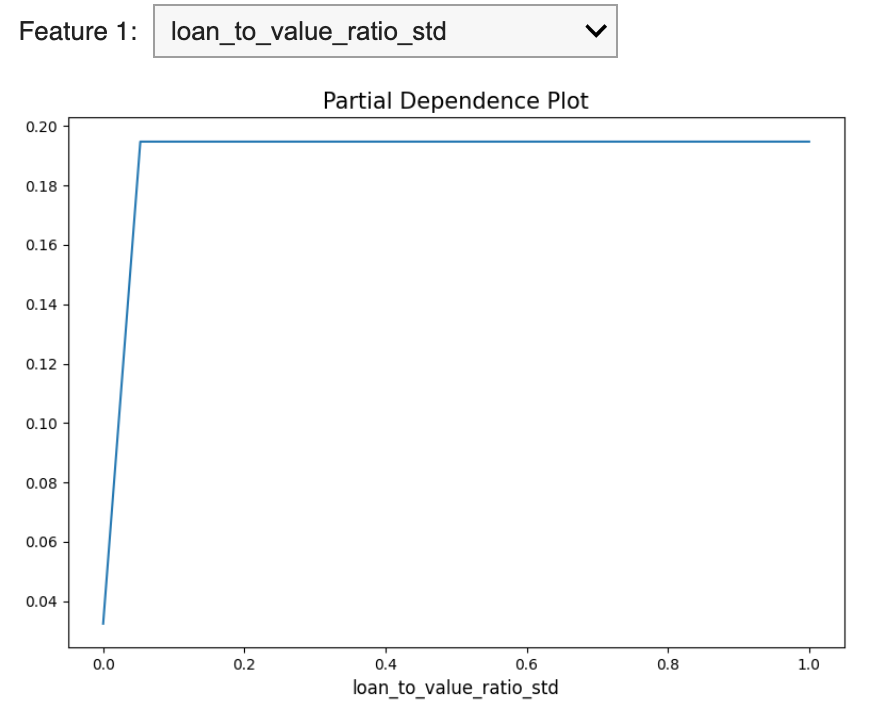
**GAMI-NET XGB2**

****

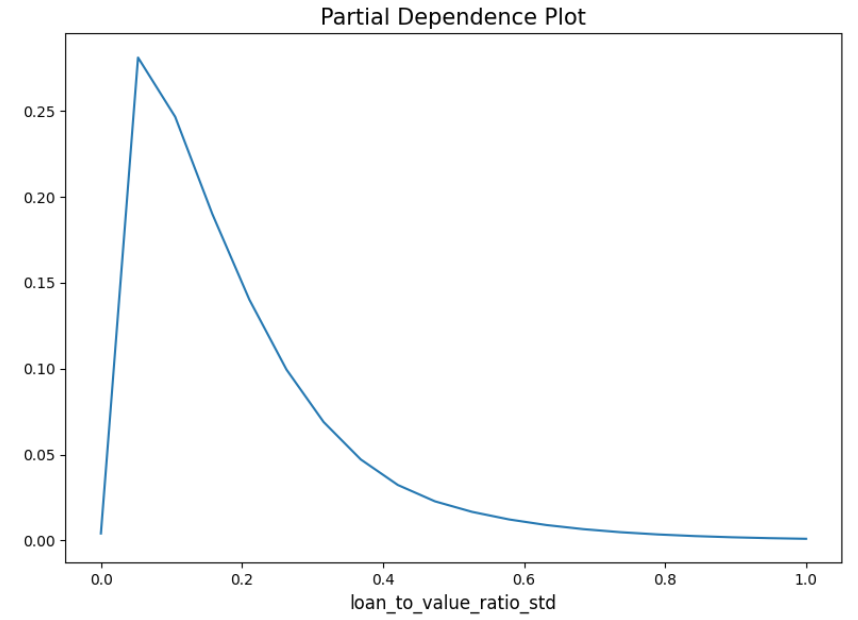
**ReluDNN**

**Partial Dependence:**

**loan\_to\_value\_ratio\_std**

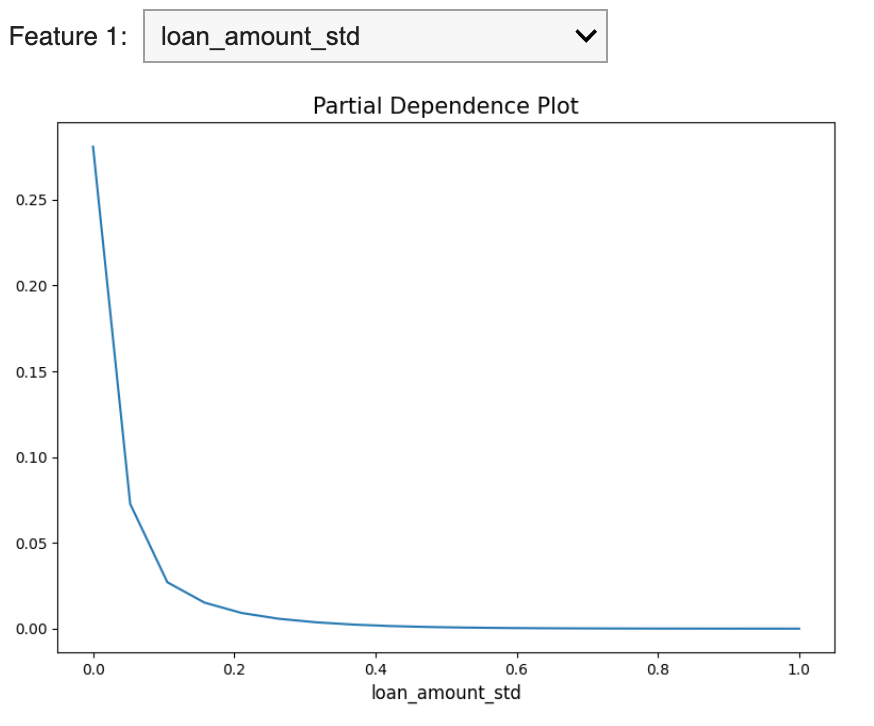
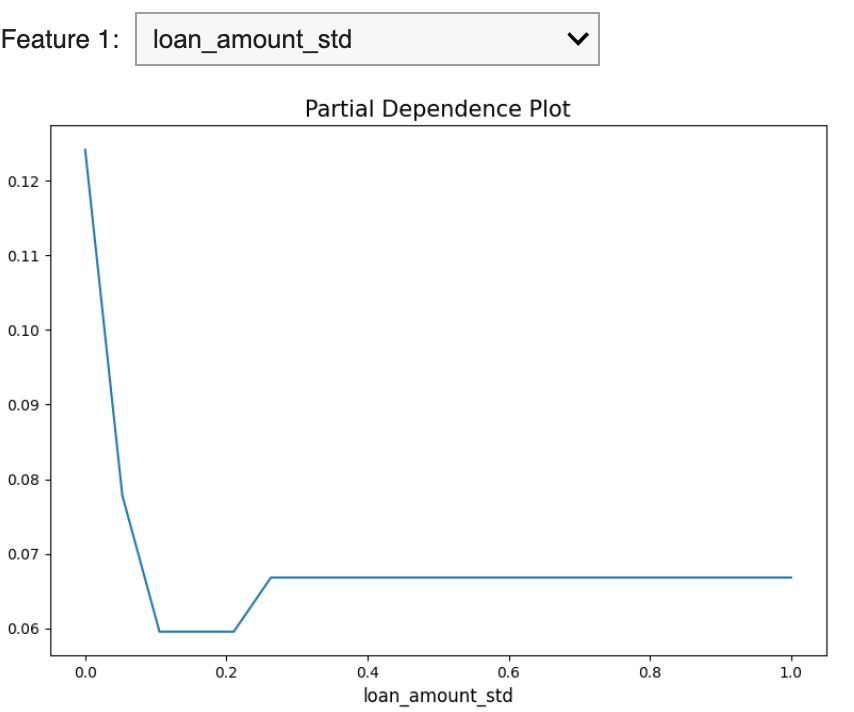
 

**GAMI-NET XGB2**

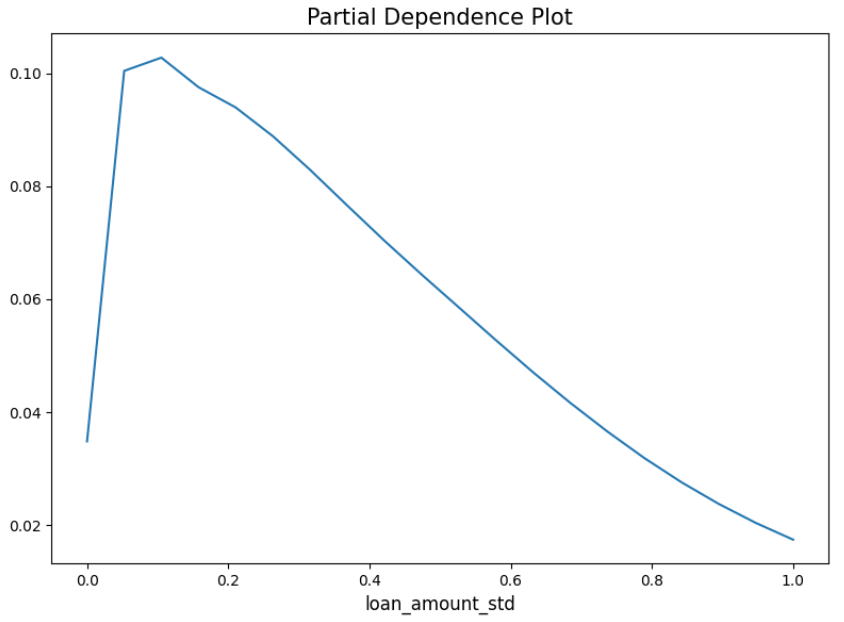
****

**ReluDNN**

**loan\_amount\_std**

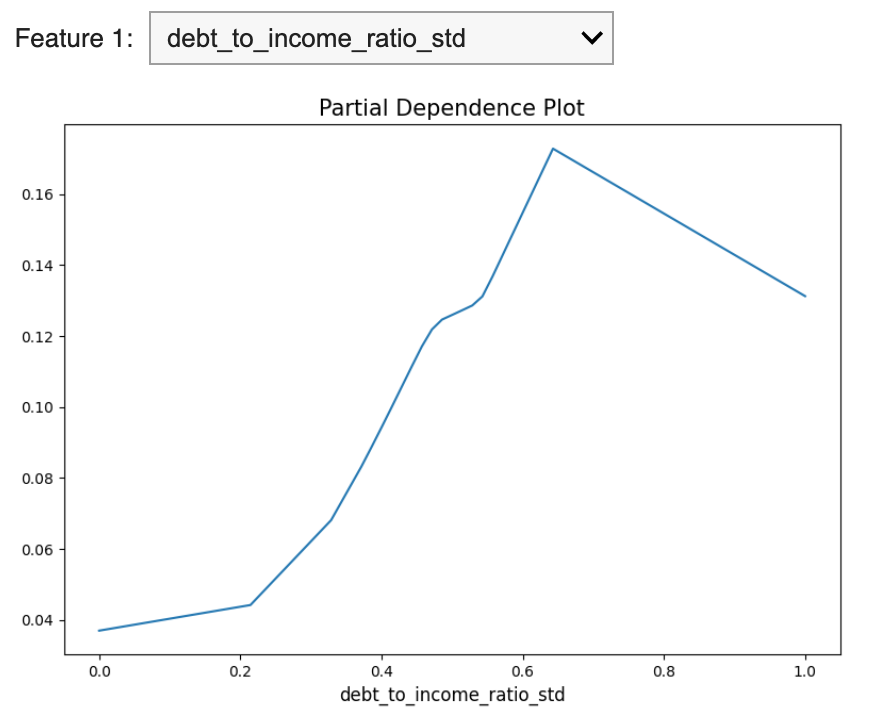
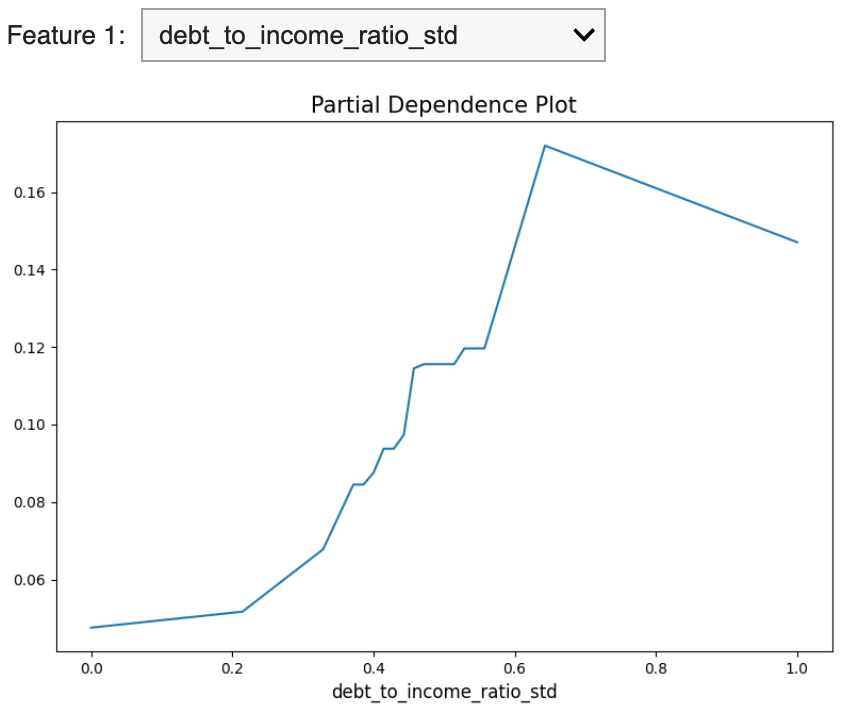
 

**GAMI-NET XGB2**

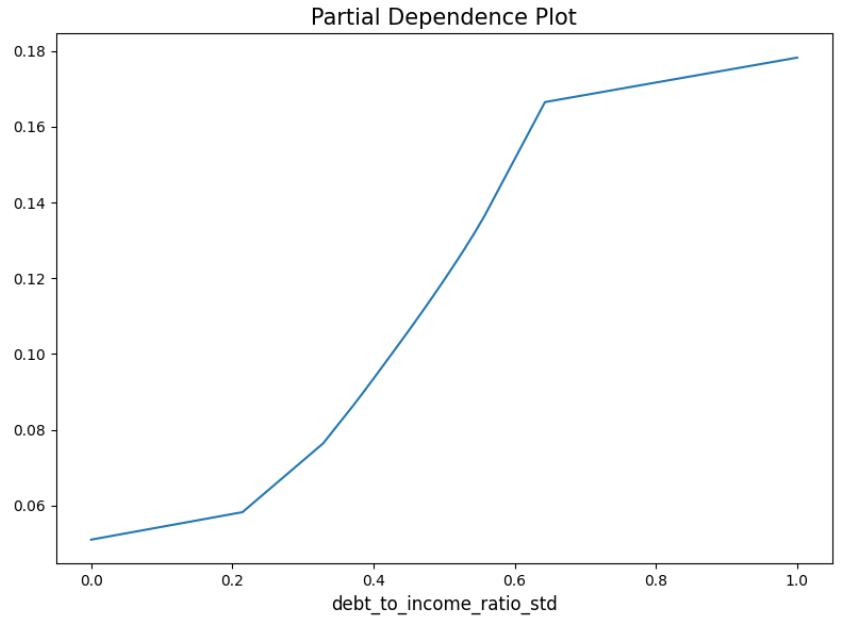
****

**ReluDNN**

**debt\_to\_income\_ratio\_std**

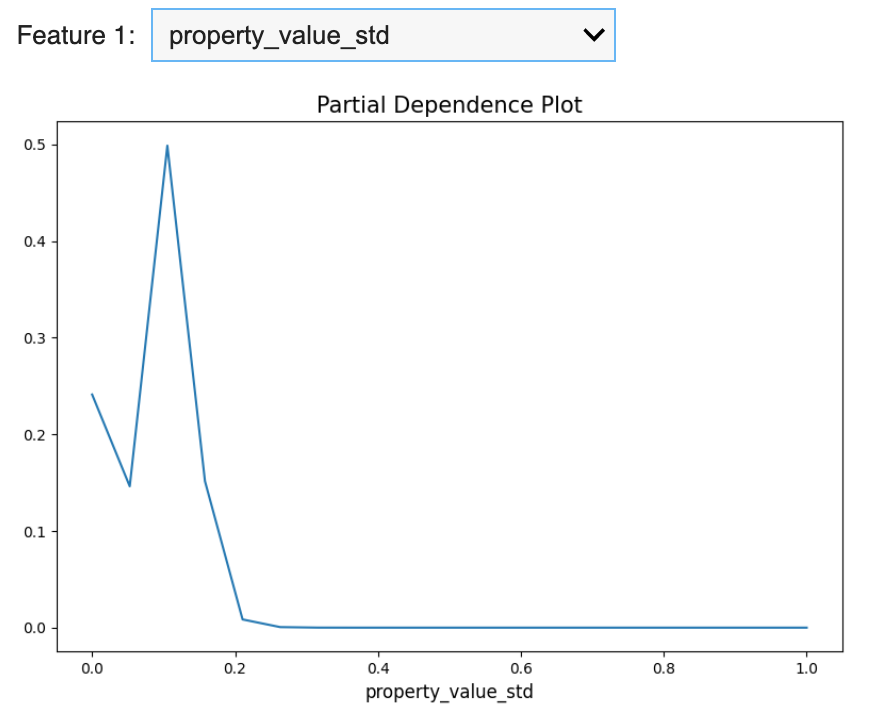
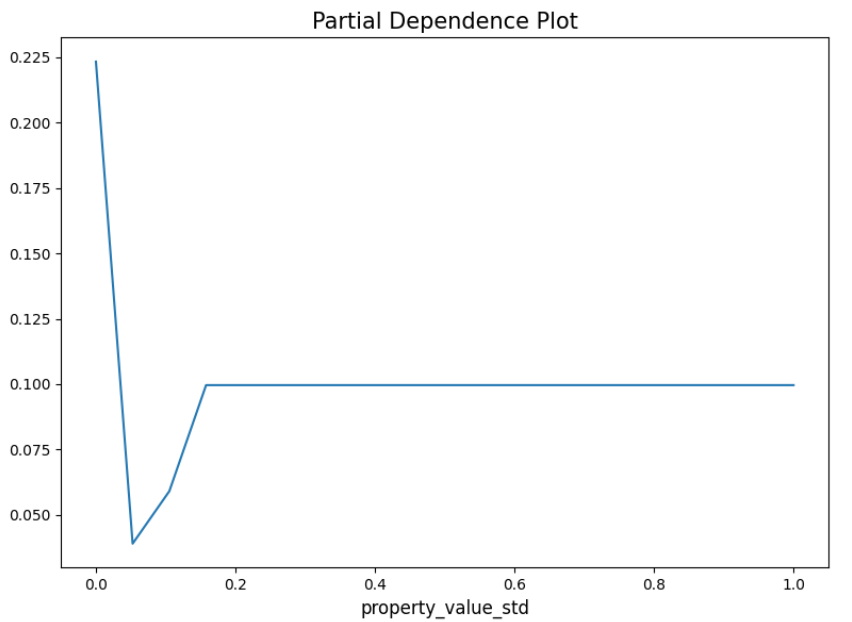
 

**GAMI-NET XGB2**

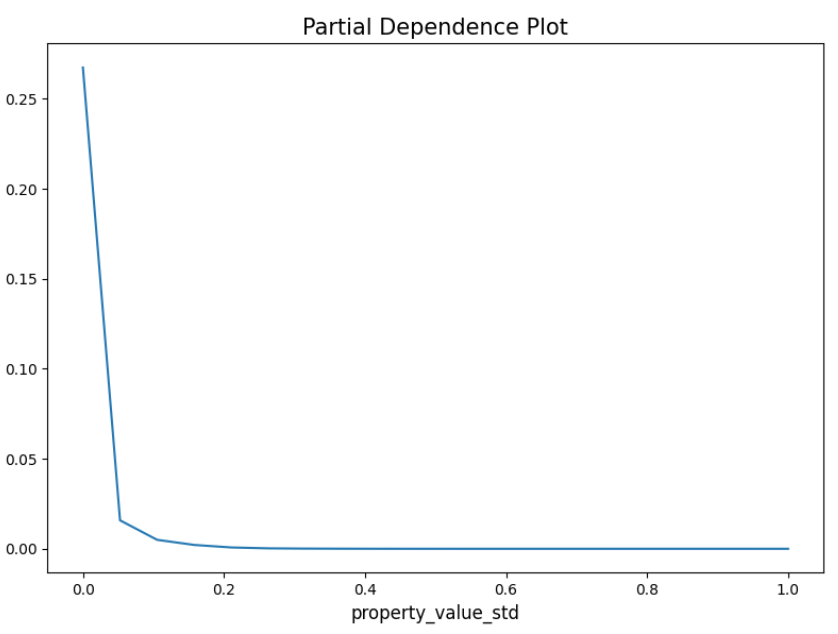
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**ReluDNN**

**propert\_value\_std**

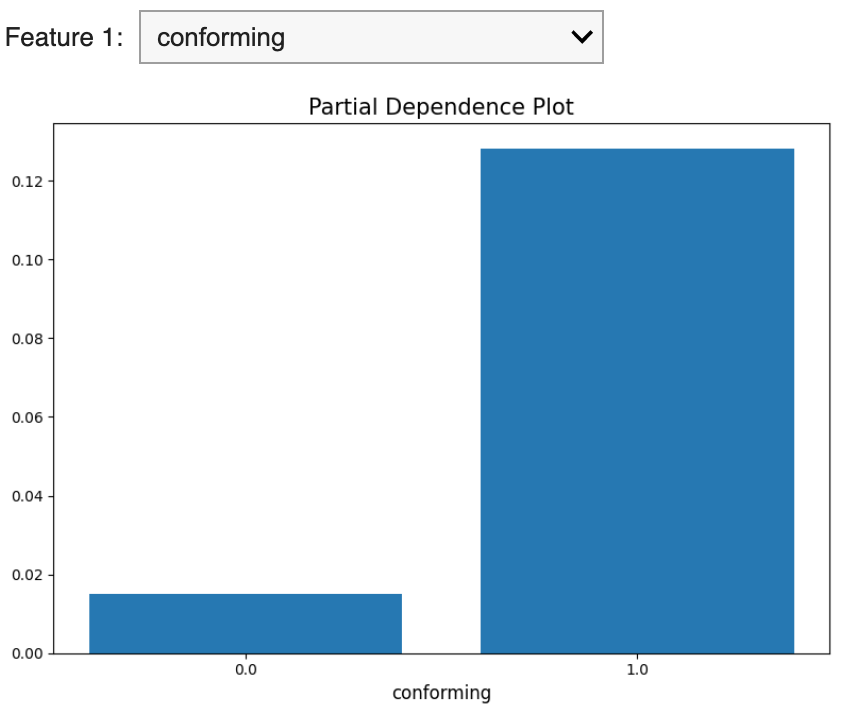
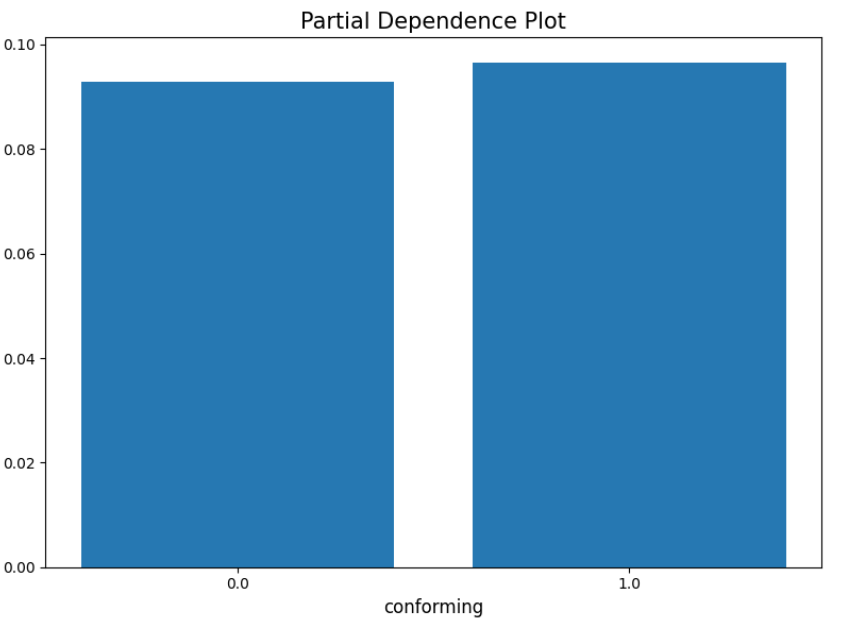
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**GAMI-NET XGB2**

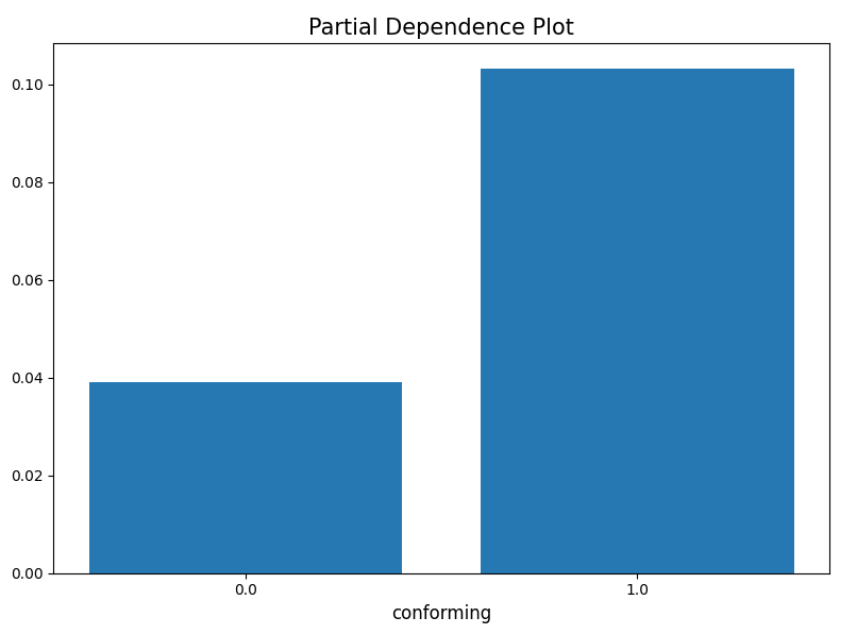
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**ReluDNN**

**conforming**

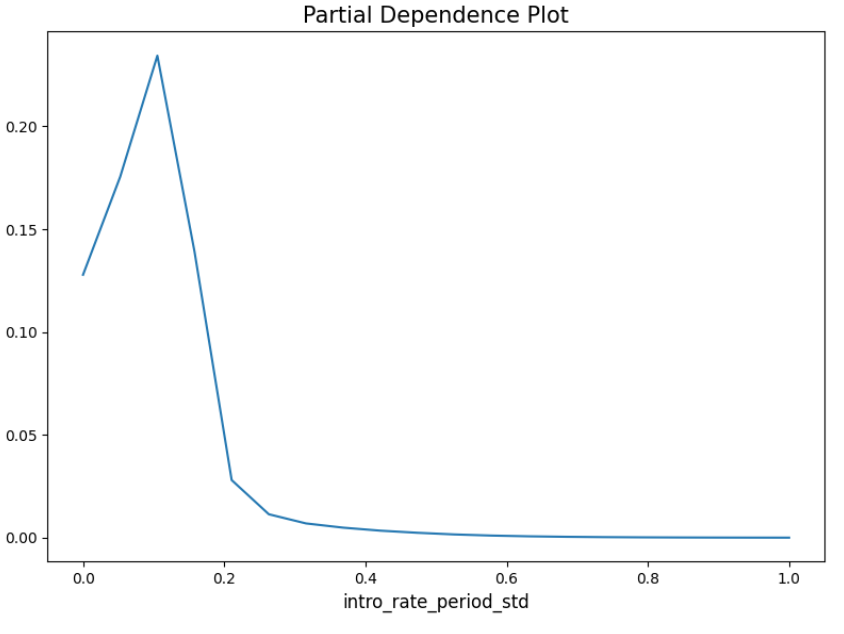
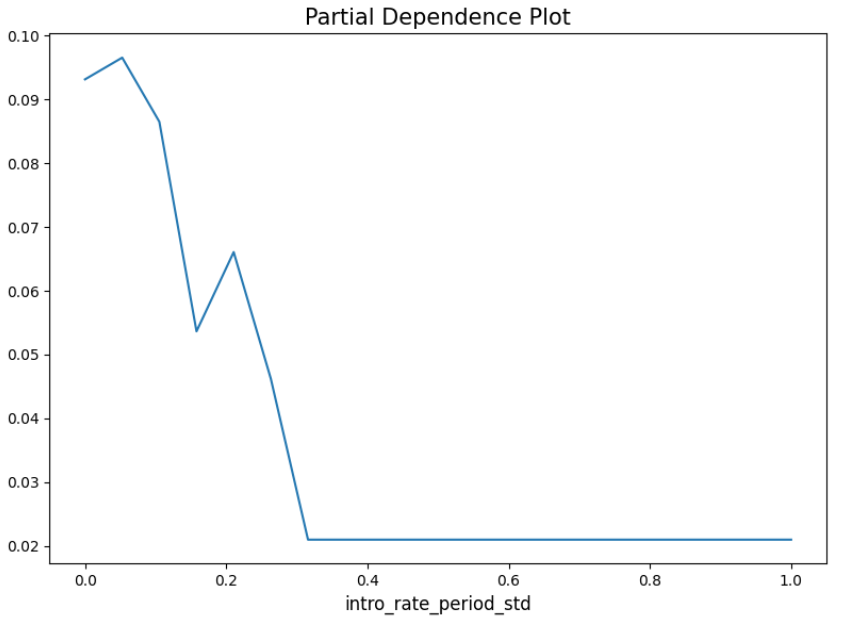
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**GAMI-NET XGB2**

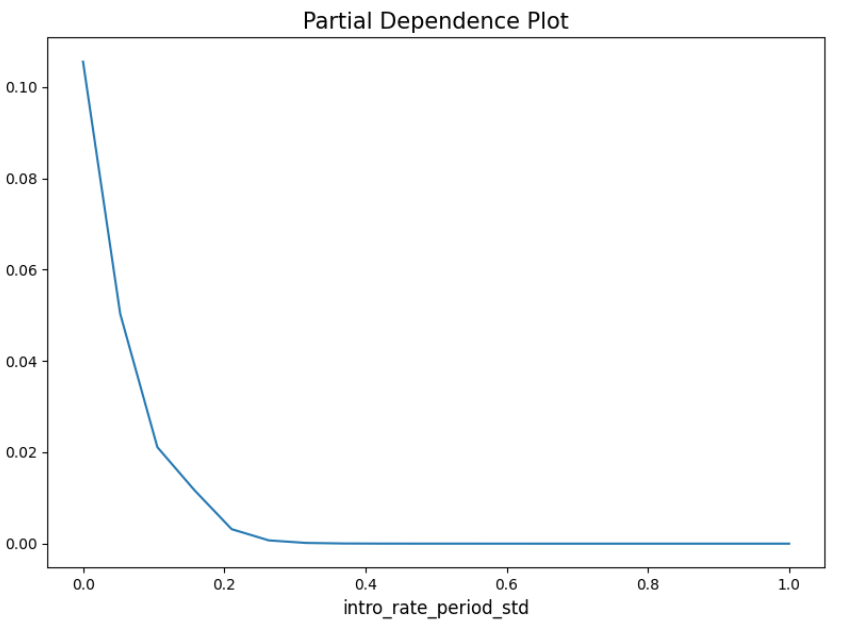
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**ReluDNN**

**intro\_rate\_period\_std**

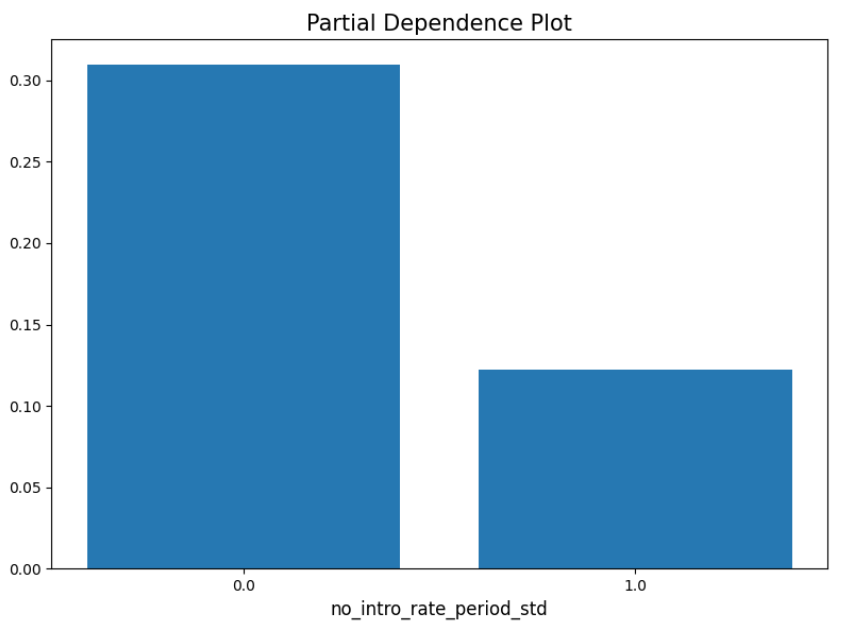
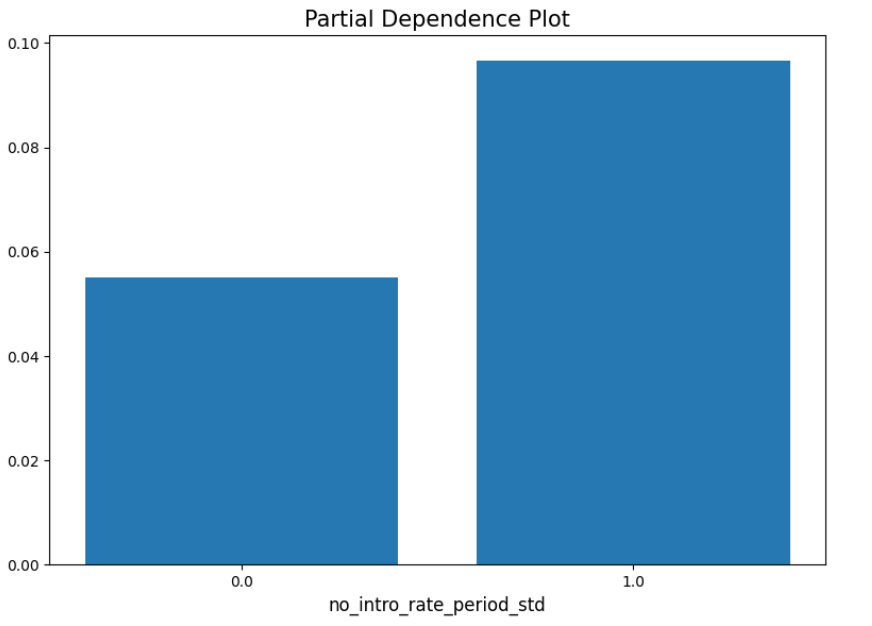
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**GAMI-NET XGB2**

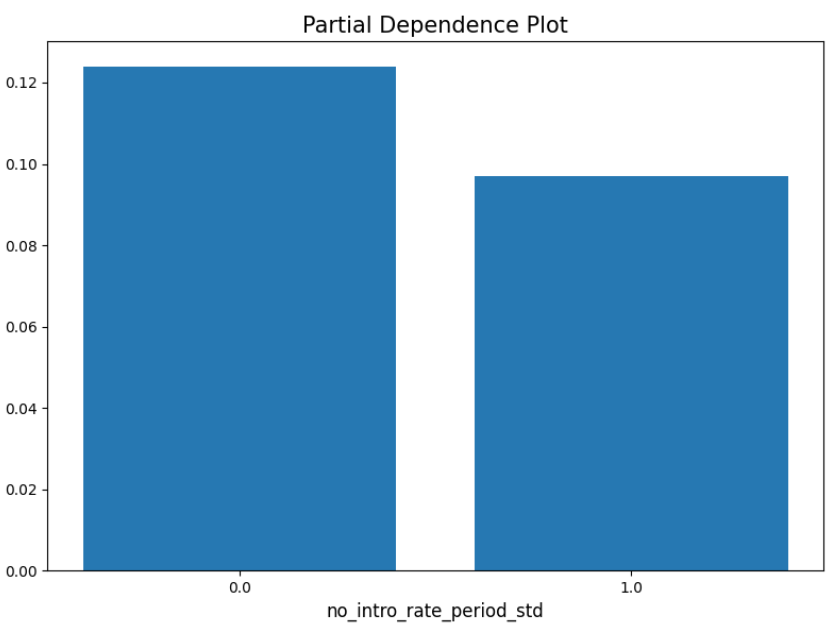
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**ReluDNN**

**no\_intro\_rate\_period\_std**

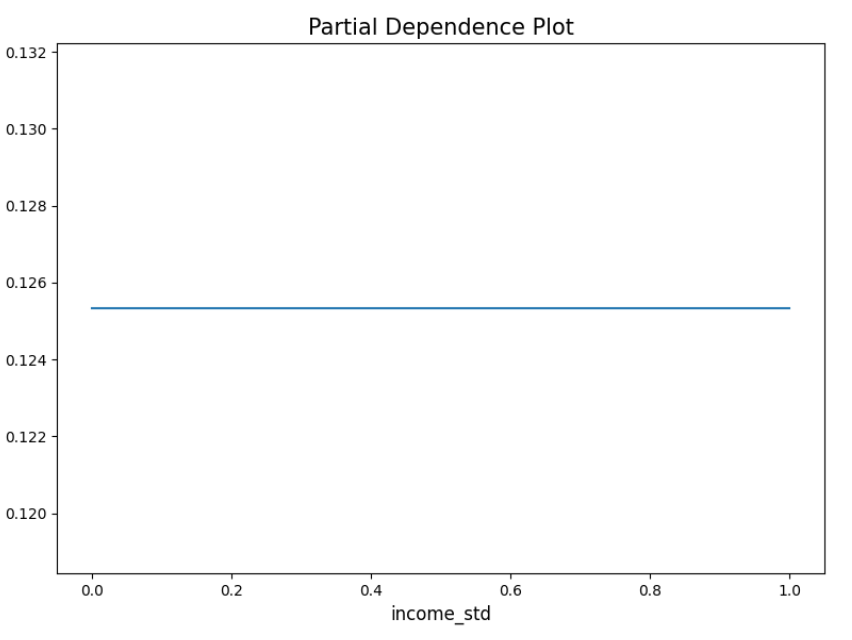
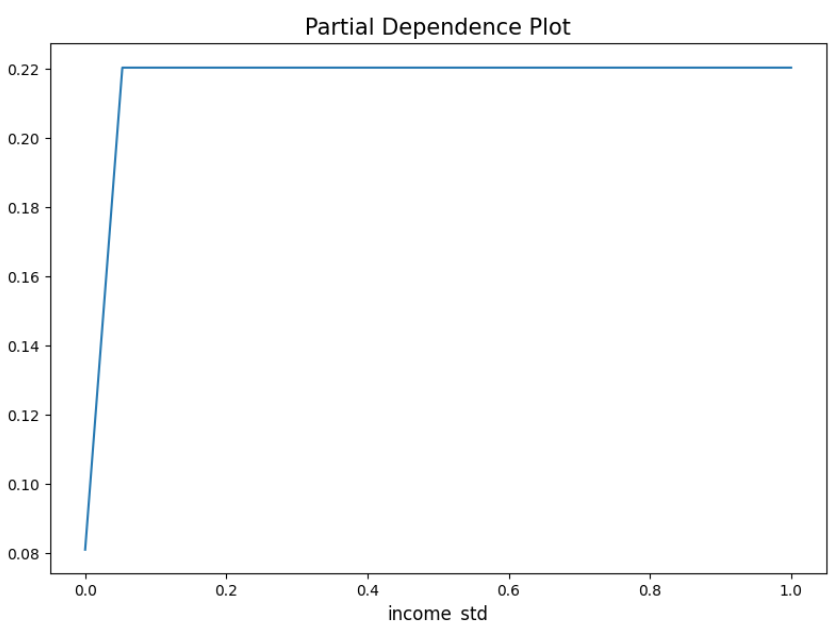
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**GAMI-NET XGB2**

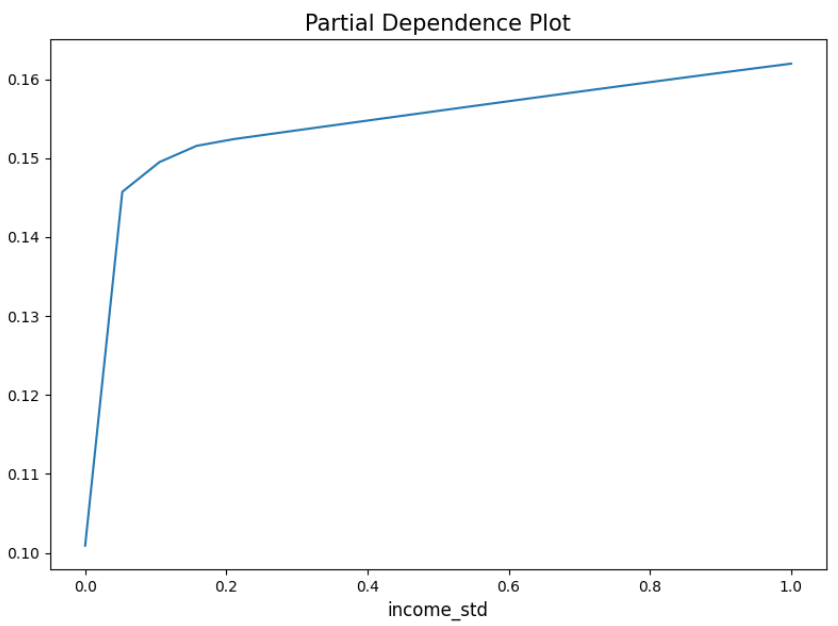
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**ReluDNN**

**income\_std**

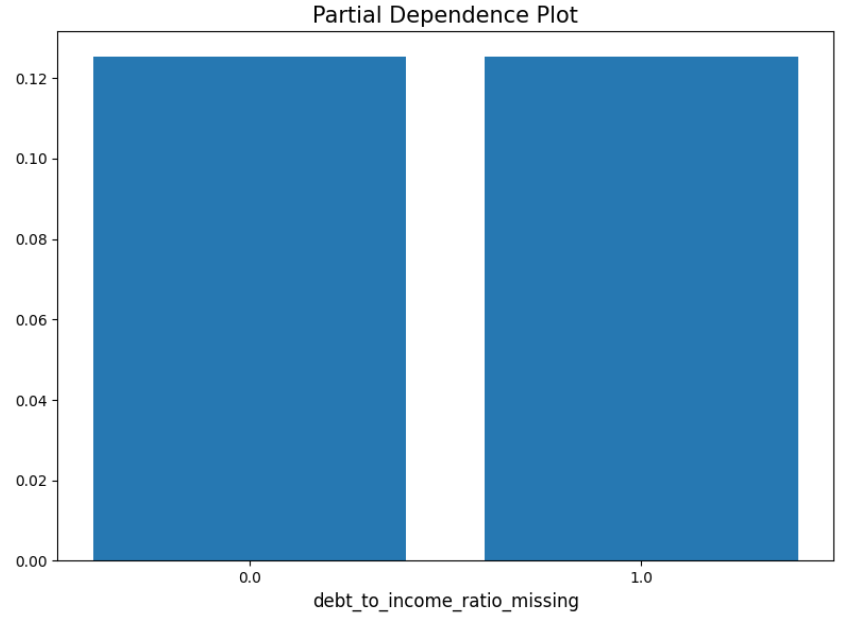
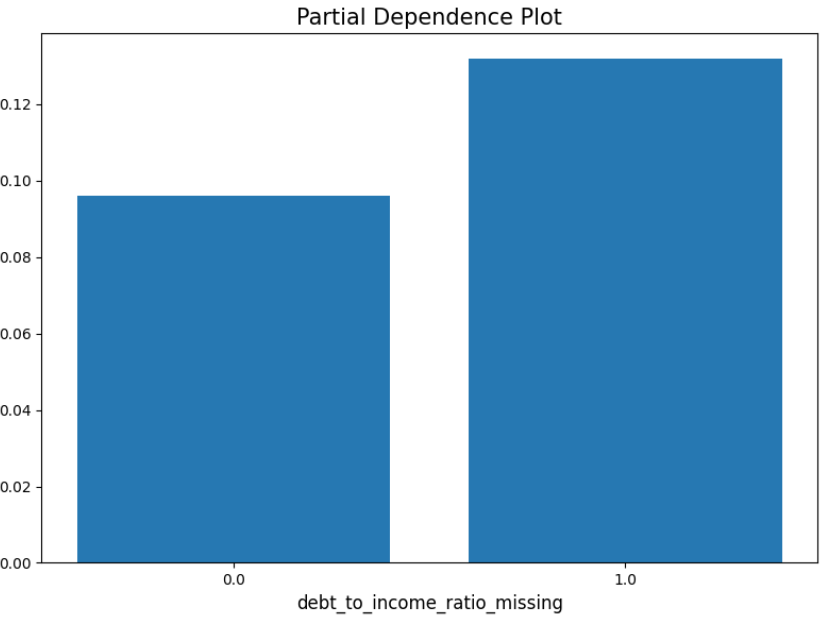
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**GAMI-NET XGB2**

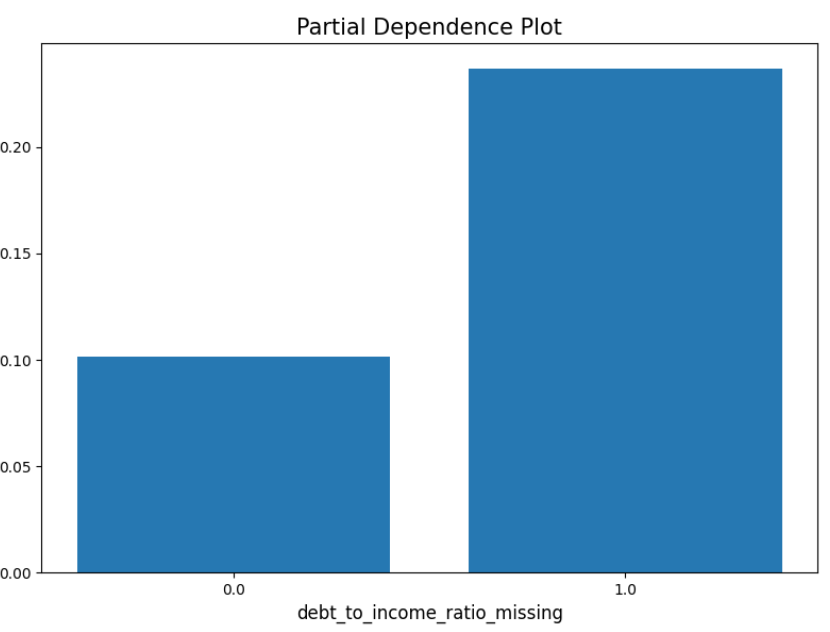
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**ReluDNN**

**debt\_to\_income\_ratio\_missing**

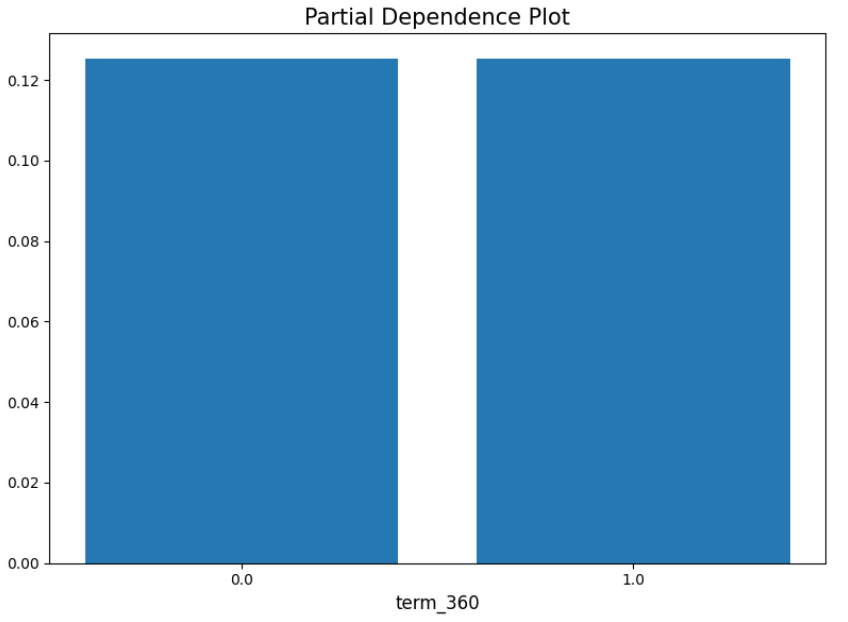
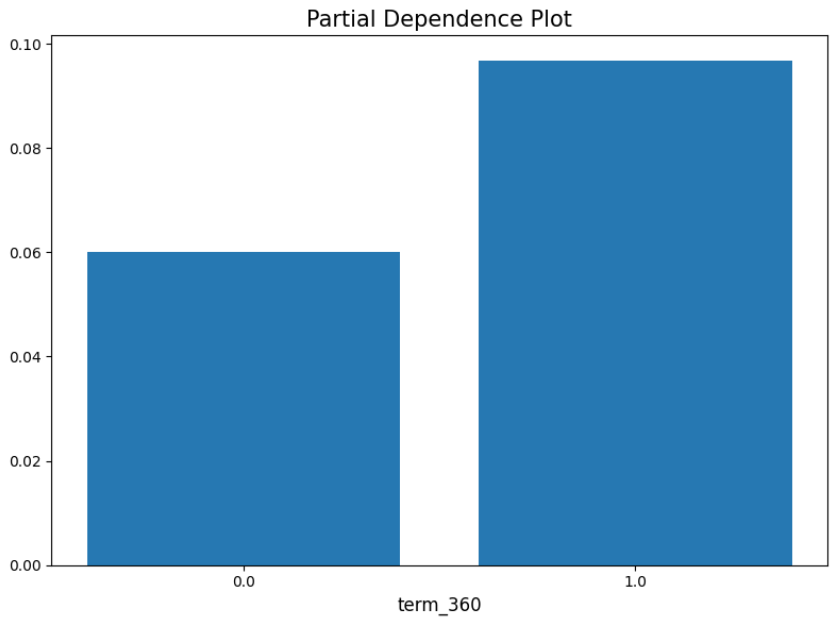
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**GAMI-NET XGB2**

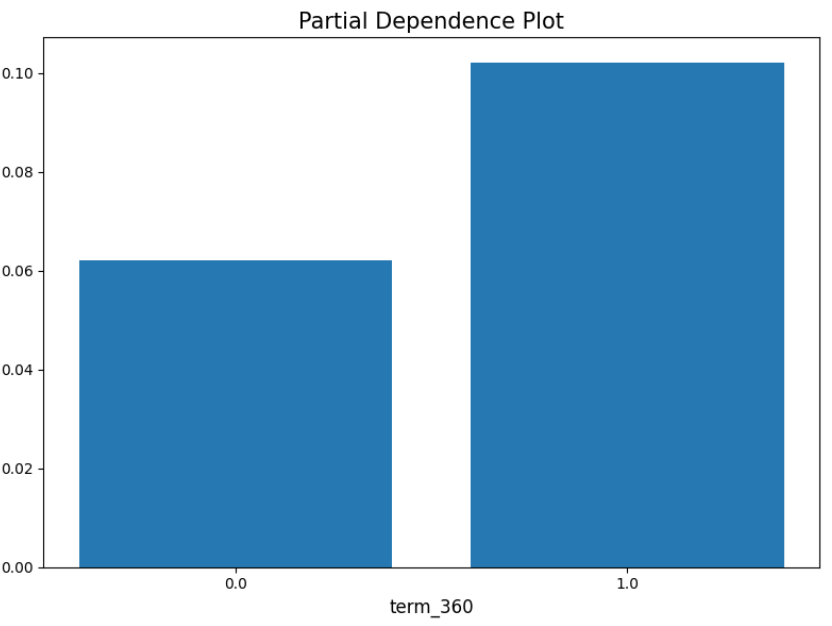
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**ReluDNN**

**term\_360**

**** 

**GAMI-NET XGB2**

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**ReluDNN**