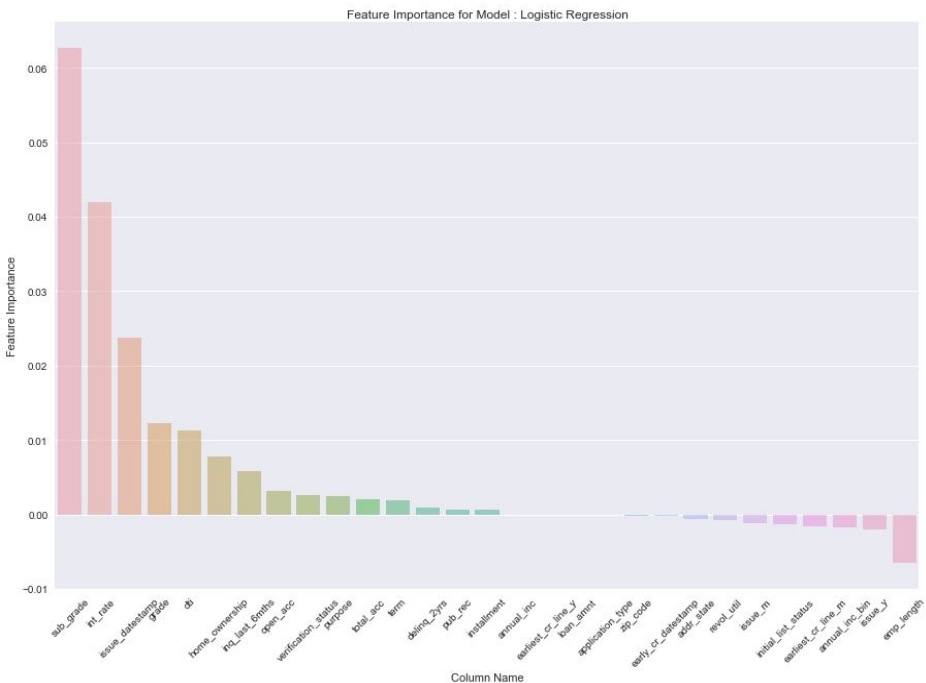


# So you lost your data...

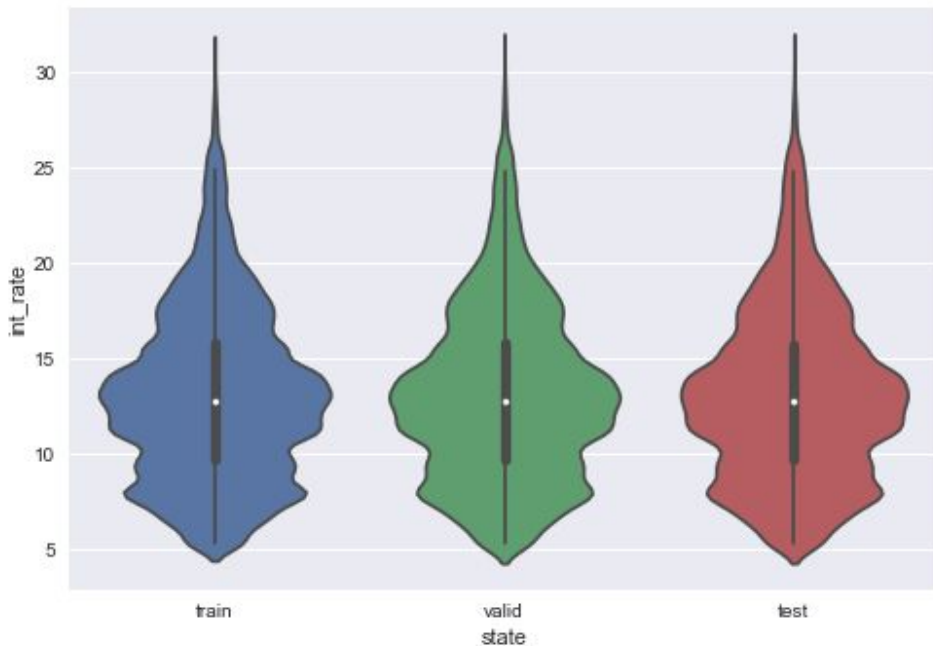
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Calculating loan status based off existing data

# Representation



# Generalization



# Methods and Models

Brier Score	Numeric only	Categorical	New features	Outlier clipping
Benchmark [All Zeros]	0.1014			
Random Forest	0.0898	0.0857	0.0855	0.0854
Logistic Regression	-	-	-	0.0861
Extra Trees	-	-	-	0.0854
XGBoost	-	-	-	0.0844