Monthly Forecast Model (Adding Traditional Covariates One-By-One)

Legend:
- log(gross amount in thousand)
- + guaranteed ratio
- + term in months
- + borrower bank same state
- + term is full year
- + state group
- + unemployment by state
- + GDP by state
- + GDP by industry
- + CS Housing Index

X-axis: False Positive Rate
Y-axis: True Positive Rate