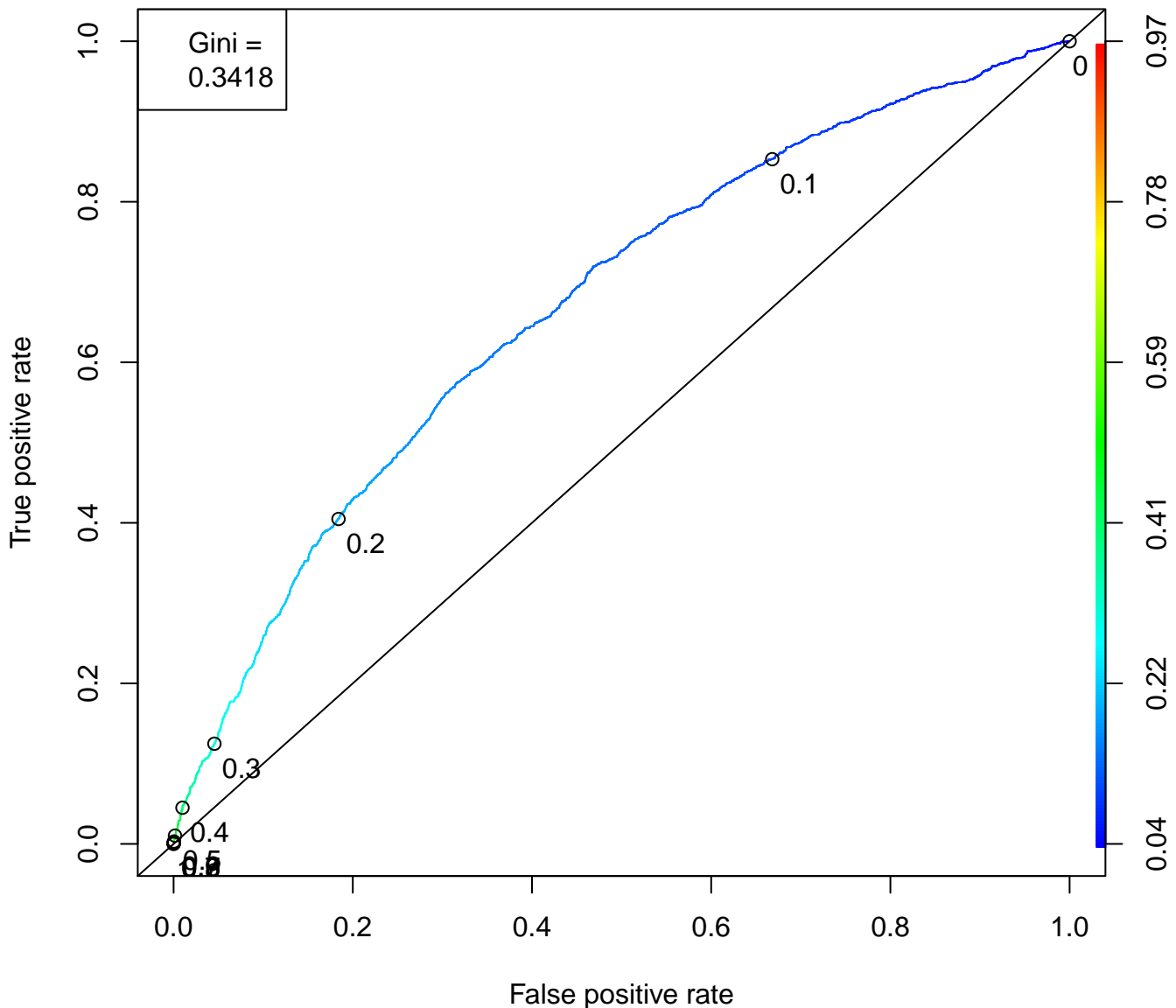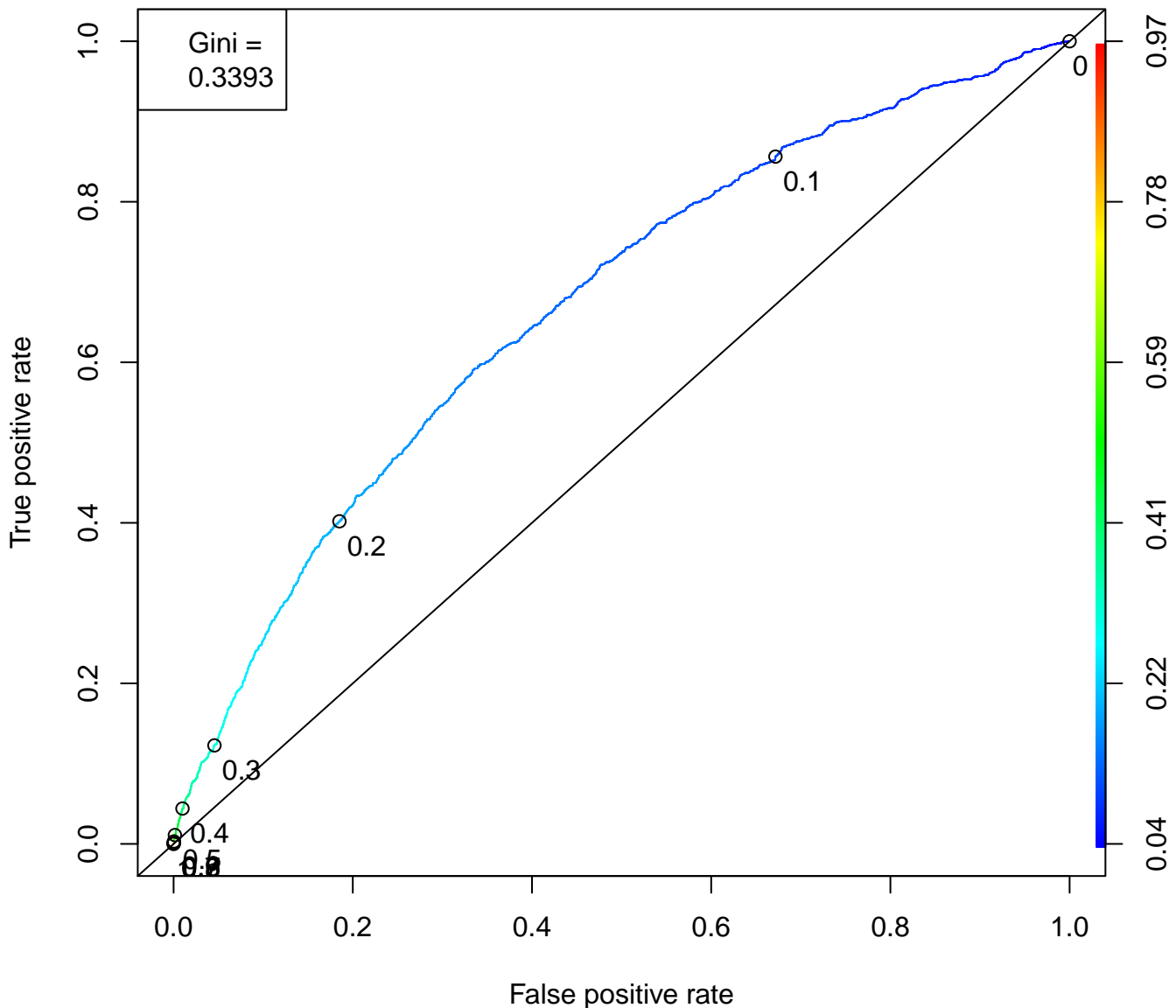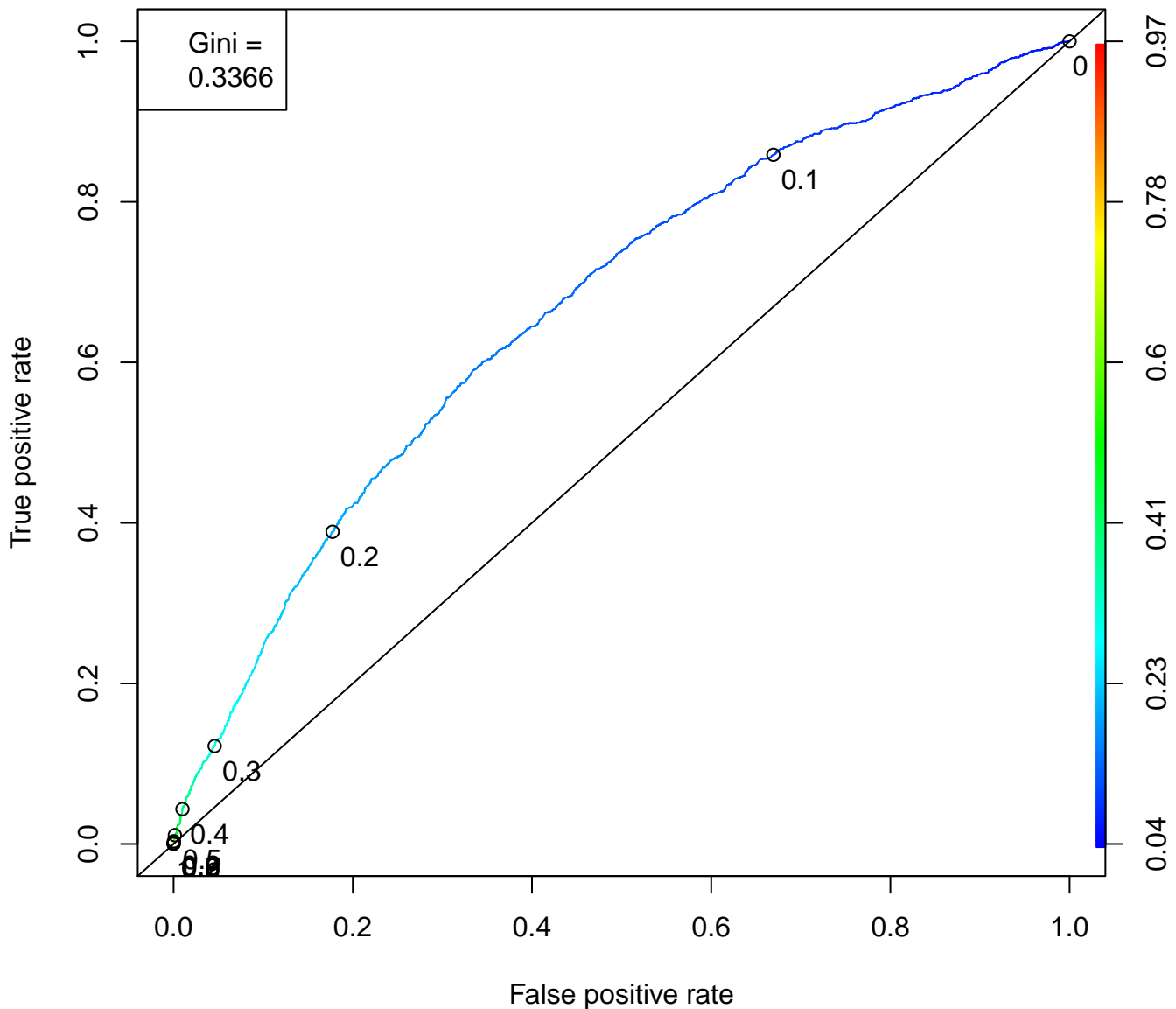**Using loan amount, term, employment length, purpose, debt to income ratio, inquiries last six months, public records, and annual income**

**Using loan amount, term, employment length, purpose, inquiries last six months, public records, and annual income**

Gini = 0.3393

True positive rate

False positive rate

Using term, employment length, purpose, inquiries last six months, public records, and annual income

Gini = 0.3366

True positive rate

False positive rate

Using term, purpose, inquiries last six months, public records, and annual income
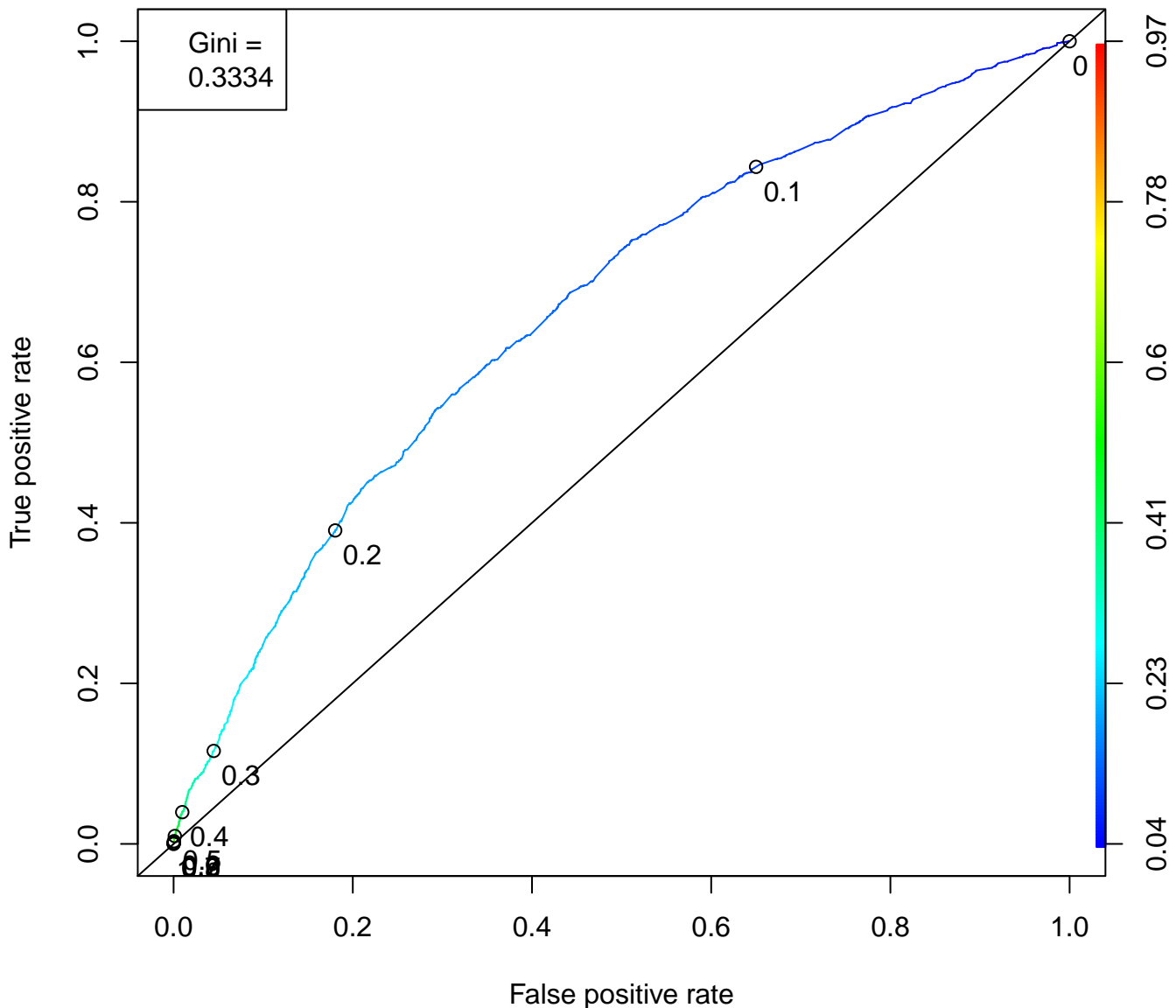
Using term, employment length, annual income, purpose, inquiries in last 6 months and public records
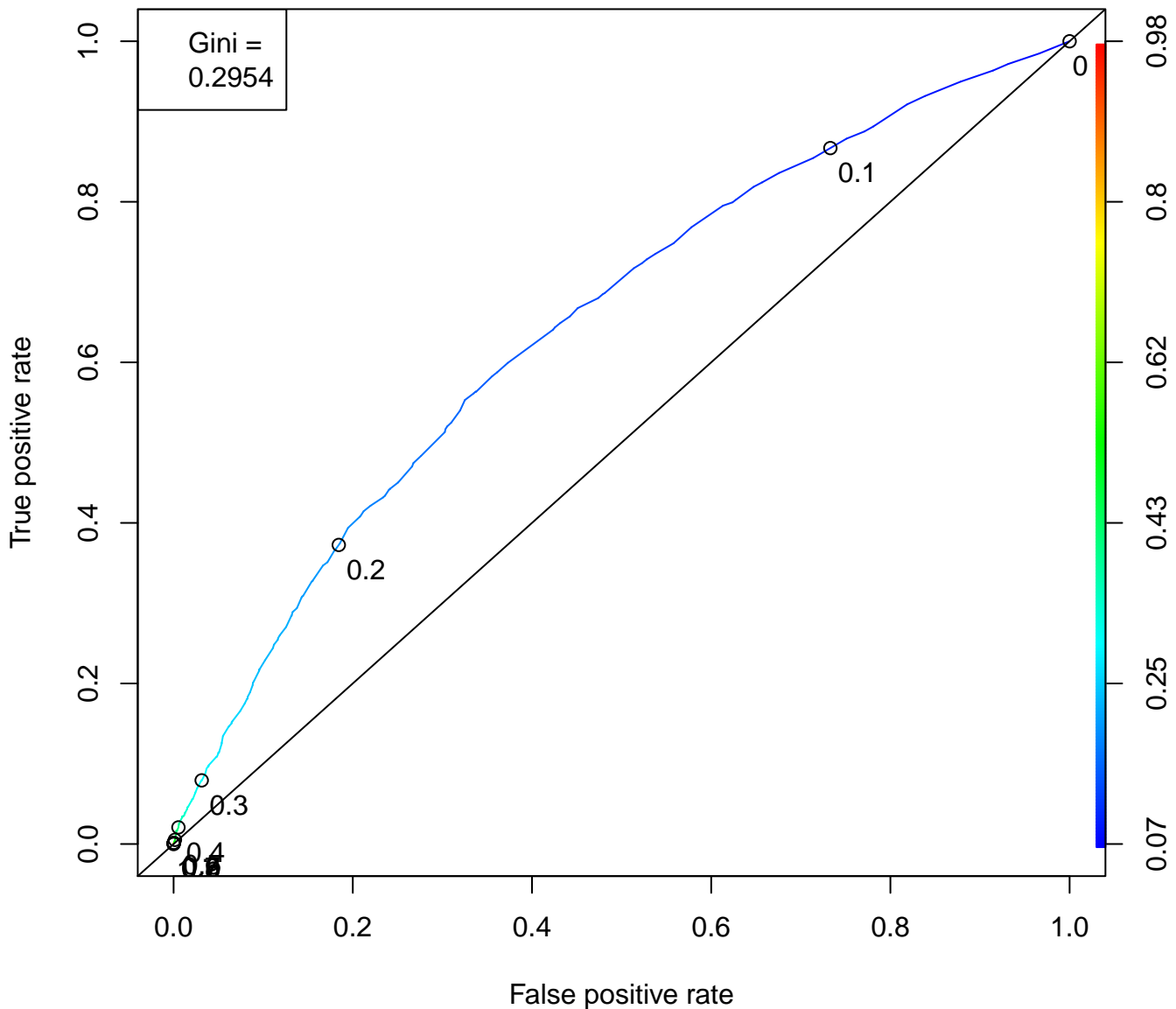
Gini = 0.3334

True positive rate

False positive rate
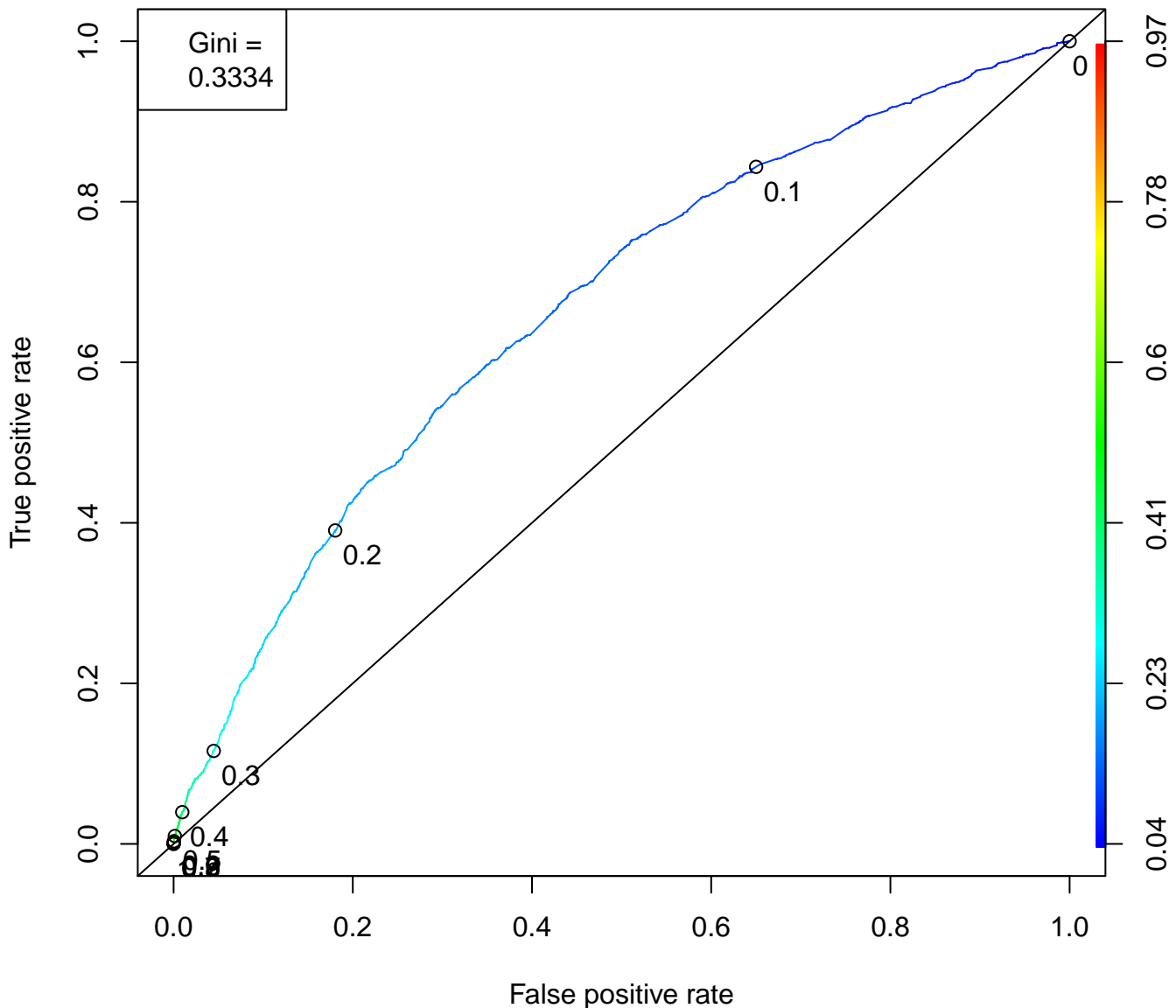
Best Model
Using term, purpose, inquiries last six months, and annual income

Gini =
0.3288

True positive rate

False positive rate
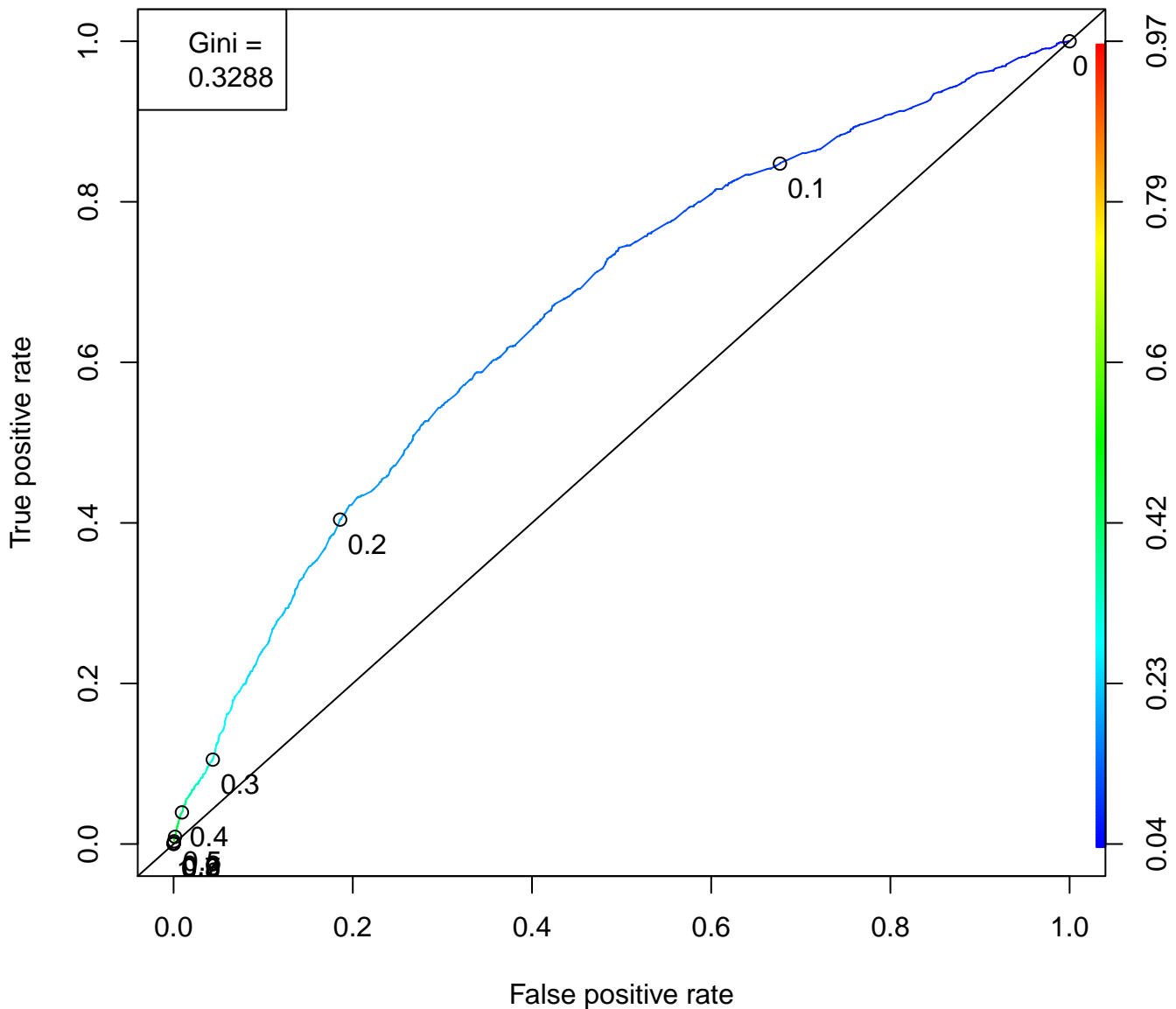
Using term, purpose, and inquiries last six months

Interaction Model
term, purpose, inquiries last 6 months, annual income
term:annual income, and term:purpose

Gini =
0.3307

True positive rate

False positive rate

0
0.1
0.2
0.3
0.4
0.5

0.97
0.79
0.6
0.42
0.23
0.04