

Factor Based Plot Showing Interest Rates charged for each Loan Length

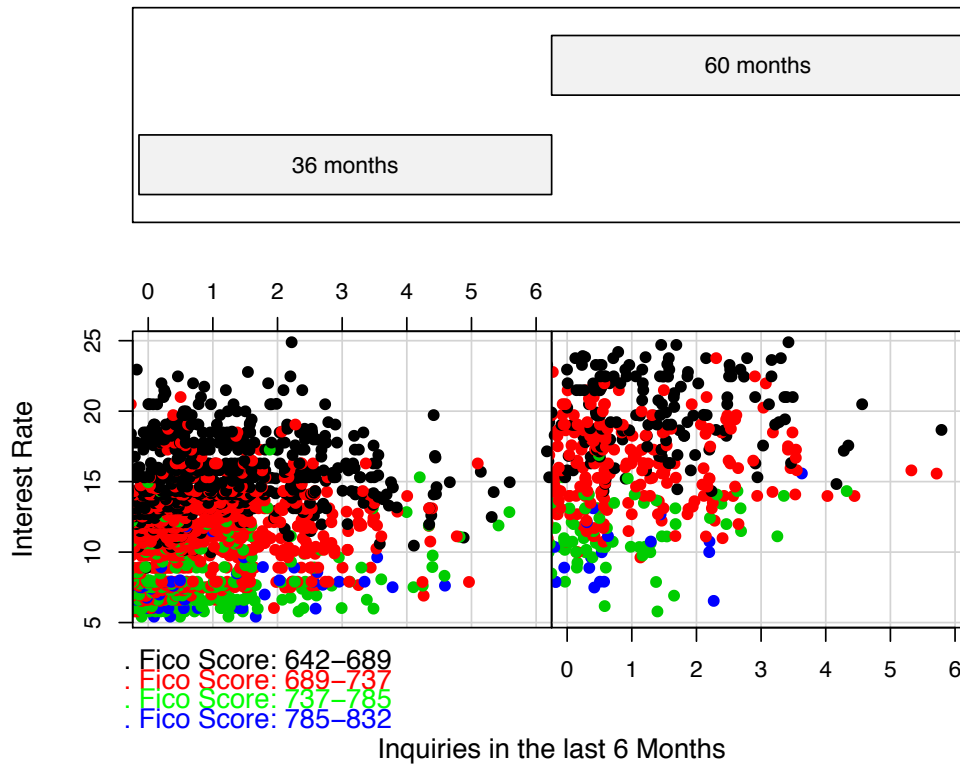


Figure1: Conditional Plot showing Interest Rates Vs # of Inquiries in the last 6 Months conditioned on Loan Length and colored by FICO score. The plot is conditioned on Loan Length clearly showing differences in Interest Rate as a function of Loan Length (longer Loan Length means higher Interest Rates). Interest Rates also show correlation with # of Inquiries in the last 6 Months (for both Loan Lengths). Larger # of Inquiries means higher Interest Rates. This is most pronounced for Higher FICO scores (blue dots and green dots) and less for lower FICO scores (black dots)