**TABLEAU ANALYSIS**

Identifying potential defaulters:

**Motivation**: A borrower who fails to make mortgage payments on time can be categorized as a defaulter. If we identify potential defaulters by identifying the borrower’s loan payment trends, this would help bank identify borrowers who could cause potential loss to them.

**Approach**:

1. For every borrower, the amount that is due after the last payment was computed.

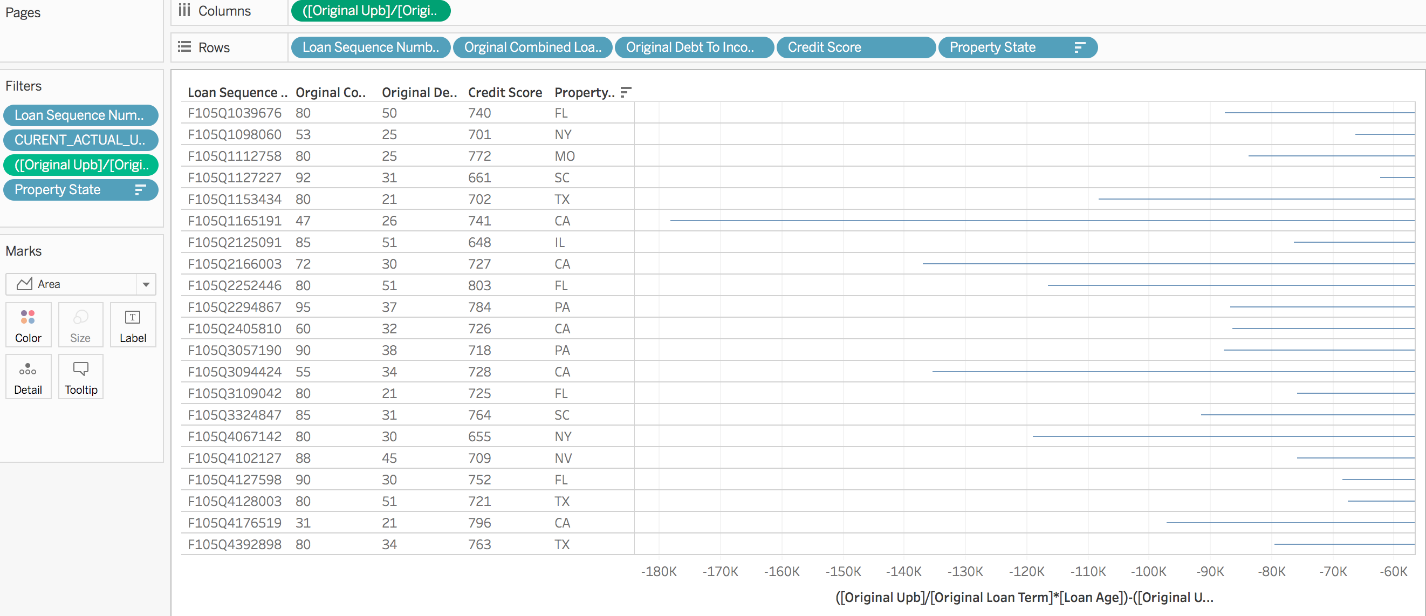
actual\_amount\_due=original\_UPB - current\_actual\_UPB (last occurrence)

1. The ideal pending amount was calculated by computing the installment amount and loan age

Installment\_amount= original\_UPB / original\_loan\_term

Ideal\_pending\_amount=installment\_amount \* loan\_age

1. By comparing the ideal\_pending\_amount and the actual\_amount\_due, 563 such occurrences were seen where the actual\_amount\_due exceeded the ideal\_pending\_amount. (i.e 563 borrowers had more amount due than expected)
2. Top 50 such borrowers were chosen and their Original\_Combined\_Loan\_To\_Value, Original\_Debt\_To\_Income\_Ratio, Credit\_Score and Property\_State were analyzed.



**Observations**: