Home Equity Report

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Home Equity Data

Loan Status Code	Amount of Loan Request	Age of Oldest Credit Line (months)	City	Division	Job Category	Loan Application Date
Active	$13,700	201.0		South Atlantic	ProfExe	Dec 2017
Active	$15,700	244.5		South Atlantic	Mgr	Oct 2017
Active	$17,600	312.9		South Atlantic	Other	Jul 2020
Active	$17,000	137.5		South Atlantic	ProfExe	May 2020
Active	$10,700	66.8		South Atlantic	ProfExe	Jul 2018
Active	$8,700	219.1		South Atlantic	ProfExe	May 2021
Active	$59,800	78.4		South Atlantic	Other	Jan 2021
Active	$9,900	85.8		South Atlantic	Office	Jul 2018
Defaulted	$44,000	92.3		South Atlantic	Self	Nov 2019
Active	$11,400	140.7		South Atlantic	Other	Apr 2020
Defaulted	$27,000	280.3		South Atlantic	Other	Sep 2017
Active	$26,300	90.1	adrian	West North Central	Other	Mar 2019
Active	$43,300	113.7	adrian	West North Central	Other	Feb 2017
Active	$43,800	113.1	aiken	South Atlantic	Other	Nov 2019
Active	$12,700	191.9	aiken	South Atlantic	Office	Mar 2021
Active	$8,000	310.4	albany	South Atlantic	Other	Nov 2020
Active	$21,600	205.0	albuquerque	Mountain	ProfExe	Oct 2020
Active	$9,400	75.9	albuquerque	Mountain	Other	May 2017
Active	$16,400	202.3	albuquerque	Mountain	ProfExe	May 2021
Active	$10,600	184.6	albuquerque	Mountain	Office	Nov 2017
Active	$14,500	178.9	albuquerque	Mountain	Other	May 2017
Defaulted	$4,500	203.9	alexander city	East South Central	ProfExe	Jul 2018
Active	$20,700	305.3	alexandria	West North Central	Other	Apr 2021
Defaulted	$17,000	95.2	almira	Pacific	Office	Jun 2019

Loan Exploration

Frequency of Loan Status Code

Frequency

Defaulted 19.9%

6K

Active 80.1%
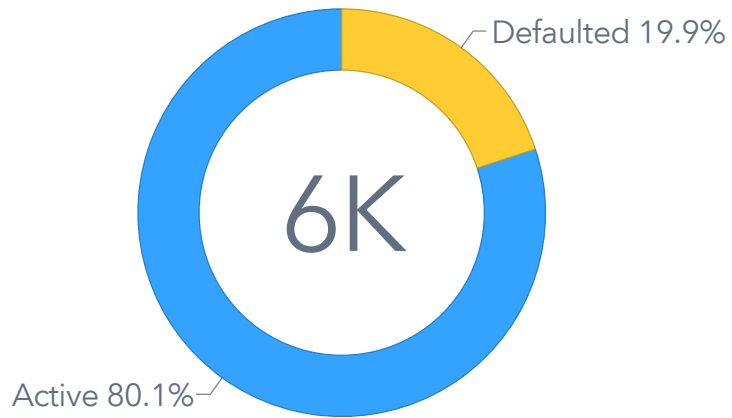
Frequency of Amount of Loan Request

Frequency

Amount of Loan Request
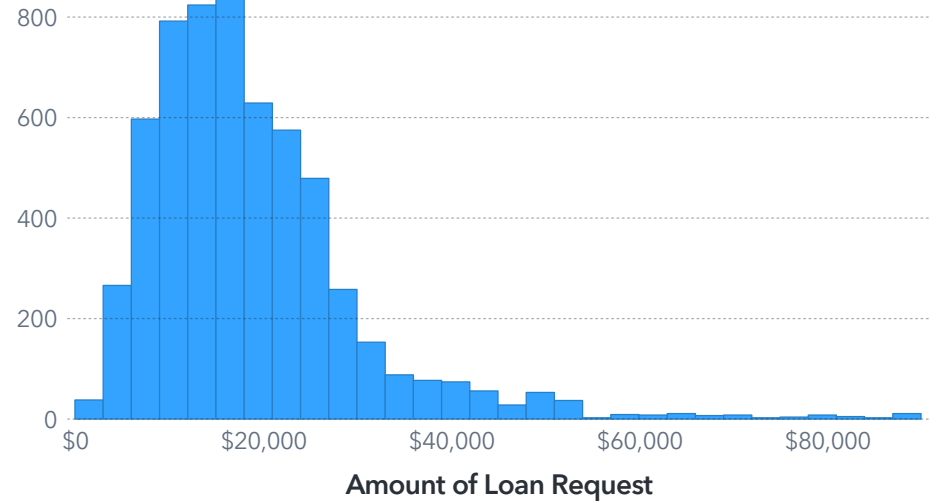
Frequency of Loan Application Date

Frequency

Loan Application Date
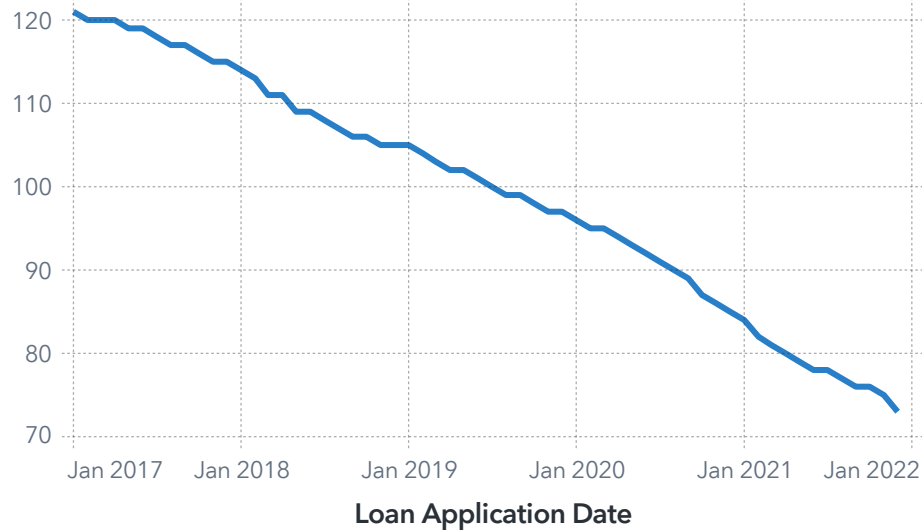
Amount Due on Existing Mortgage, Value of Current Property by Job Category

Job Category

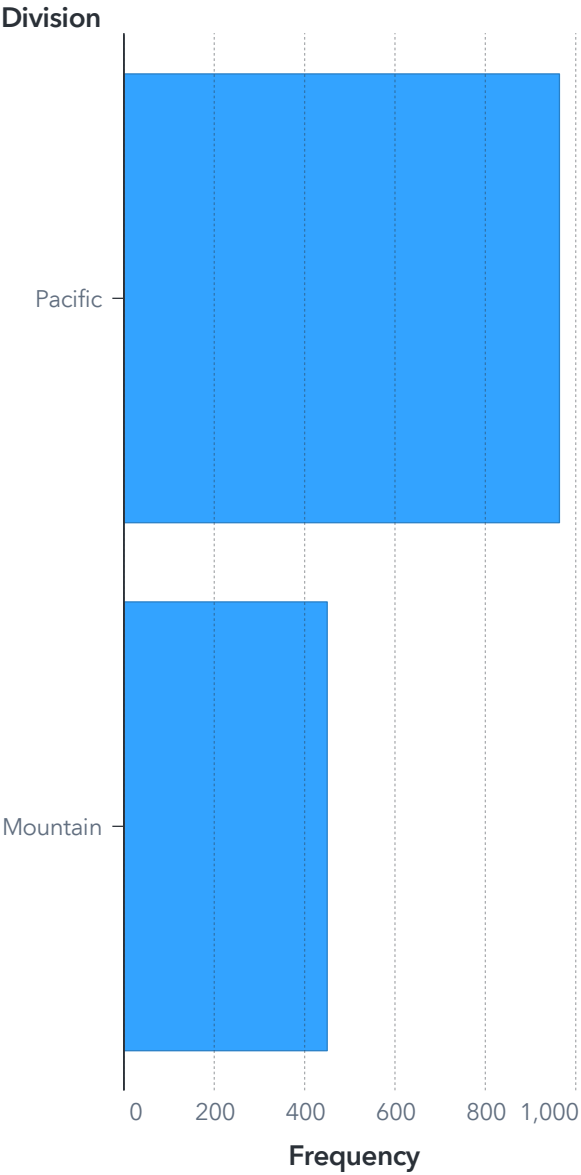■ Amount Due on Existing Mortgage ■ Value of Current Property
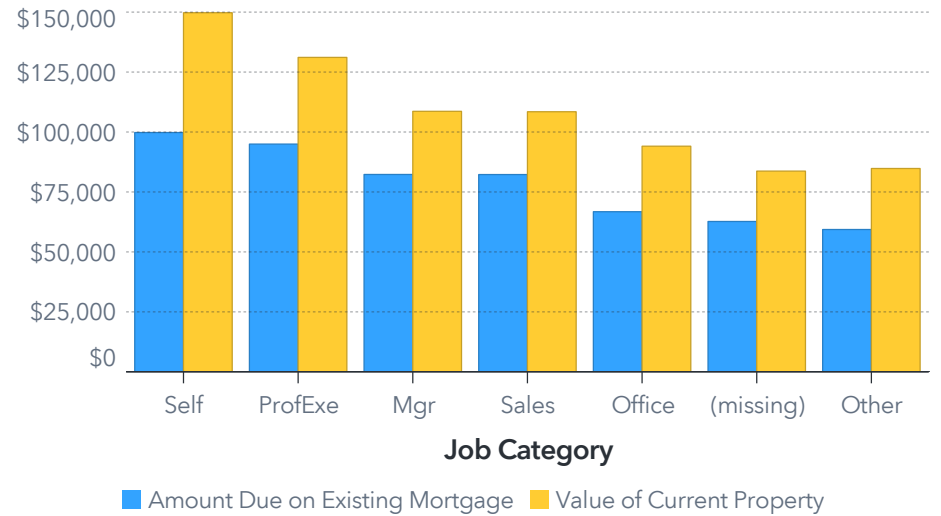
Geo Analysis

Frequency of Region

All Region - Division - State > West ▼

Division

Frequency

A1.1

Amount of Loan Request by State sized by Frequency

Map data © OpenStreetMap

$16K $21K

Amount of Loan Request

710
11

Frequency

A1.2

3
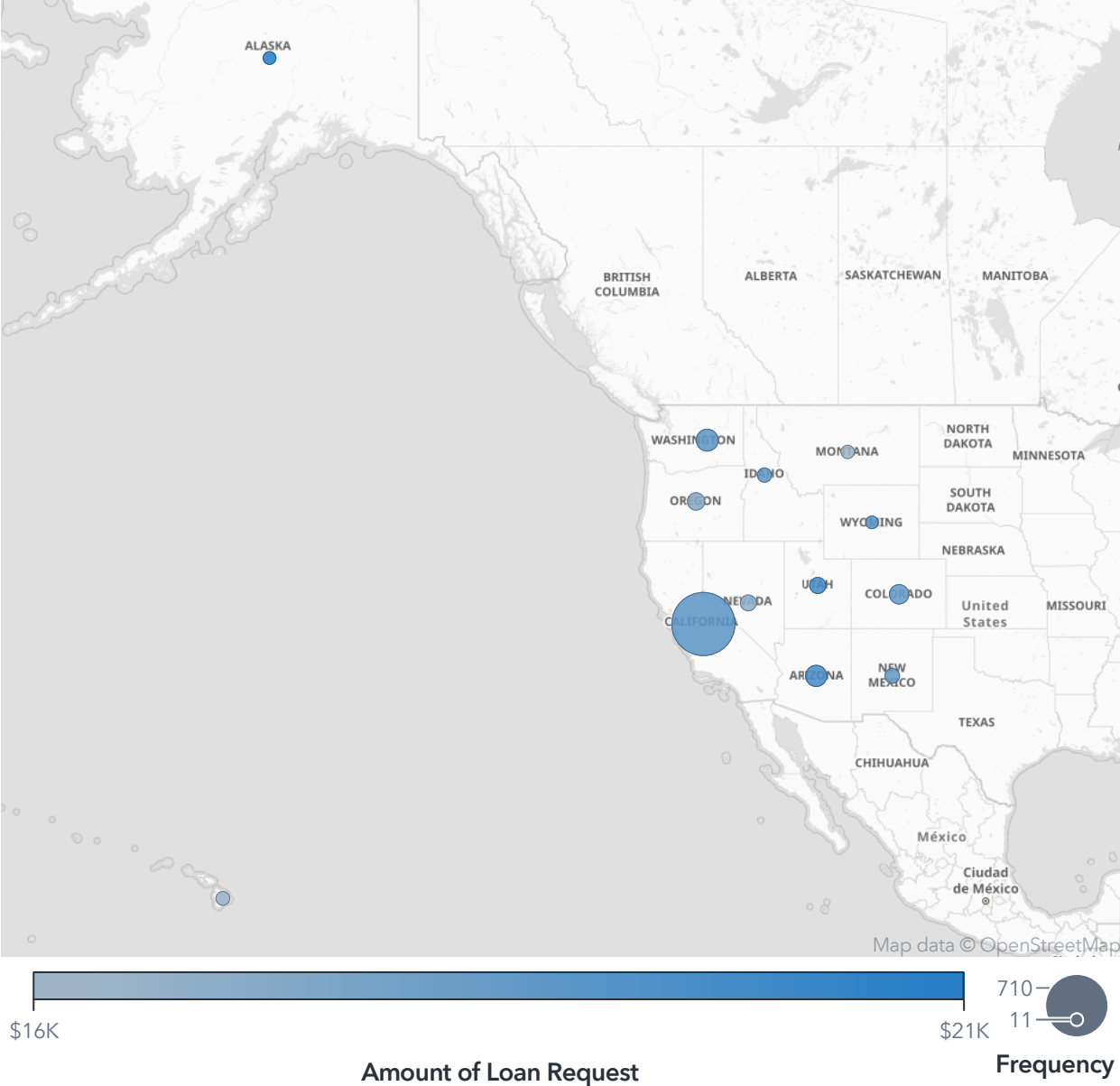
Predict Loan Status

What are the characteristics of Loan Status Code?

Active	Defaulted

Active is more common at 80.05% (4.8K of 6K). Defaulted is less common at 19.95%. The three most related factors are Debt to Income Ratio, Number of Delinquent Credit Lines, and Value of Current Property.

What factors are most related to Loan Status Code?

- Debt to Income Ratio
- Number of Delinquent Credit Lines
- Value of Current Property
- Number of Derogatory Reports
- Age of Oldest Credit Line (months)
- Number of Recent Credit Inquiries
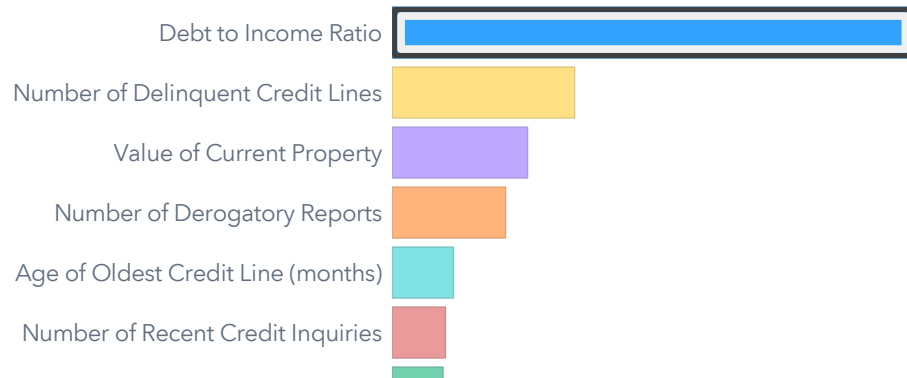
What is the relationship between Loan Status Code and Debt to Income Ratio?
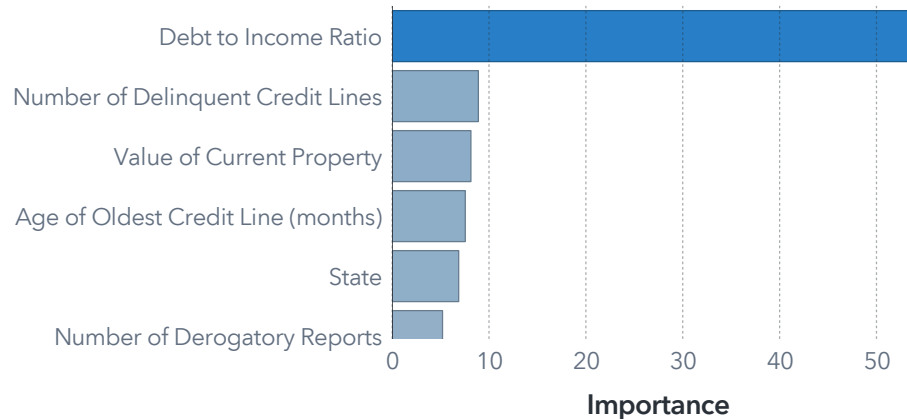

The average Debt to Income Ratio is 33 when Loan Status Code is Active, with a minimum of 0.72 and a maximum of 46. The average Debt to Income Ratio is 39 when Loan Status Code is Defaulted, with a minimum of 0.52 and a maximum of 203. Average Debt to Income Ratio is 34, and it ranges from 0.52 to 203.

Gradient Boosting of Loan Status Code

Event: **Active**   Fit: **KS (Youden) 0.7809**   Observations: **6K of 6K**

Variable Importance

- Debt to Income Ratio
- Number of Delinquent Credit Lines
- Value of Current Property
- Age of Oldest Credit Line (months)
- State
- Number of Derogatory Reports

Importance

Iteration Plot

Confusion Matrix

4.6K	144
343	846

4

Appendix

<u>A1.1</u> Frequency of Region

Drill Levels: Region - Division - State: West

<u>A1.2</u> Amount of Loan Request by State sized by Frequency

Filters: Region = 'West'