Figure Caption

**Figure 1 Left Panel** is a scatter plot of the selected loan features used in the model. FICO score ranged are colored from red (lowest) to green (highest). **Middle and Right Panels** are the base model and final model’s residuals (respectively). The upper and lower "hinges" correspond to the first and third quartiles (the 25th and 75th percentiles), red line represents no residual. When you compare the middle and right you can see that the full model’s (middle) residuals vary less per FICO score and are more centered on zero than the base model’s (right).