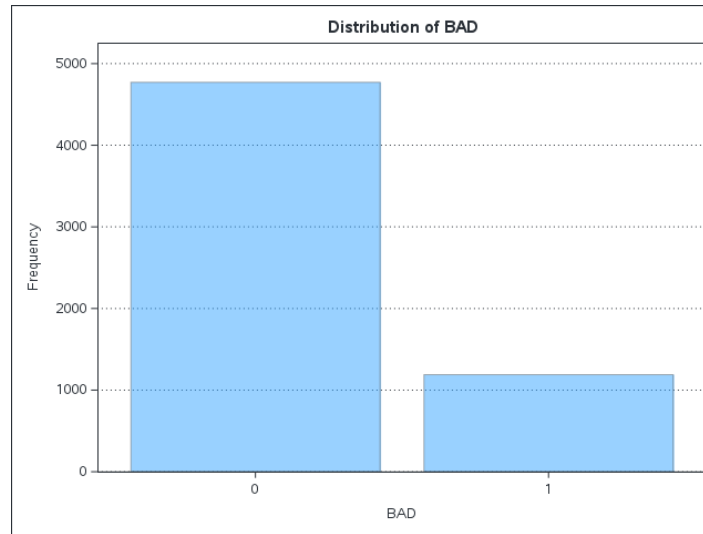


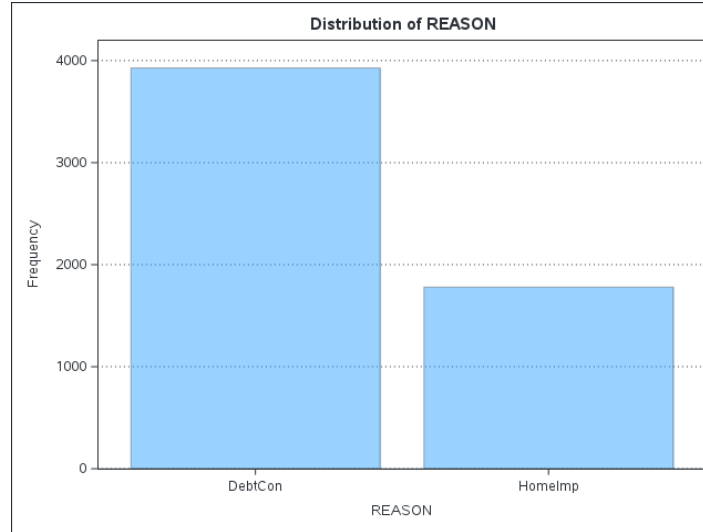
Obs	_Column_	_Min_	_Max_	_NObs_	_NMiss_	_Mean_	_Sum_	_Std_	_StdErr_	_Var_	_USS_	_CSS_	_CV_	_T_	_PRT_	_Skewness_	_Kurtosis_
1	BAD	0	1	5960	0	0.1994966443	1189	0.3996555175	0.0051768155	0.1597245326	1189	951.79848993	200.33194987	38.536557105	2.7202E-290	1.5043166751	0.2630568206
2	LOAN	1100	89900	5960	0	18607.969799	110903500	11207.480417	145.17266813	125607617.29	2.8121848E12	748495791435	60.229463708	128.17818973	0	2.0237807117	6.9325897681
3	MORTDUE	2063	399550	5960	0	73760.833087	439614565.2	42481.395689	550.26975991	1804668979.7	4.3180359E13	1.0754022E13	57.593432599	134.04486029	0	1.898827662	7.3838722988
4	VALUE	8000	855909	5960	0	101776.04783	606585245.04	56843.931566	736.31047351	3231232555.9	8.0990764E13	1.9254915E13	55.8519738	138.22436525	0	3.0824293736	24.886463522
5	YOJ	0	41	5960	0	8.9289848993	53216.75	7.2393341855	0.0937725002	52.407959449	787470.5875	312299.03036	81.076788315	95.219652711	0	1.0313264588	0.6871142825
6	DEBTINC	1	203	5960	0	33.827516779	201612	7.639453498	0.0989553232	58.361249748	7167808	347774.68725	22.583548027	341.84635723	0	3.1807193012	64.380739425
7	APPDATE	20820	22645	5960	0	21657.131208	129076502	519.75683695	6.7325111438	270147.16956	2.7970365E12	1609806983.4	2.3999339153	3216.7984197	0	0.1649090484	-1.143733545

The FREQTAB Procedure

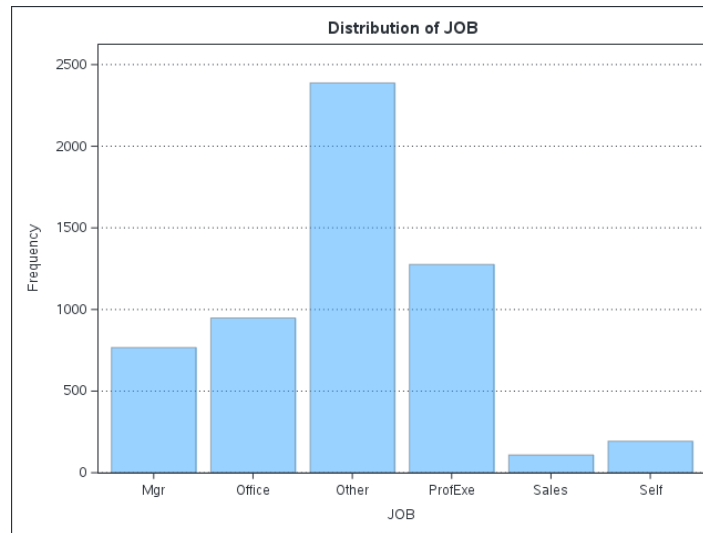
BAD	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	4771	80.05	4771	80.05
1	1189	19.95	5960	100.00



REASON	Frequency	Percent	Cumulative Frequency	Cumulative Percent
DebtCon	3928	68.82	3928	68.82
Homelmp	1780	31.18	5708	100.00
Frequency Missing = 252				

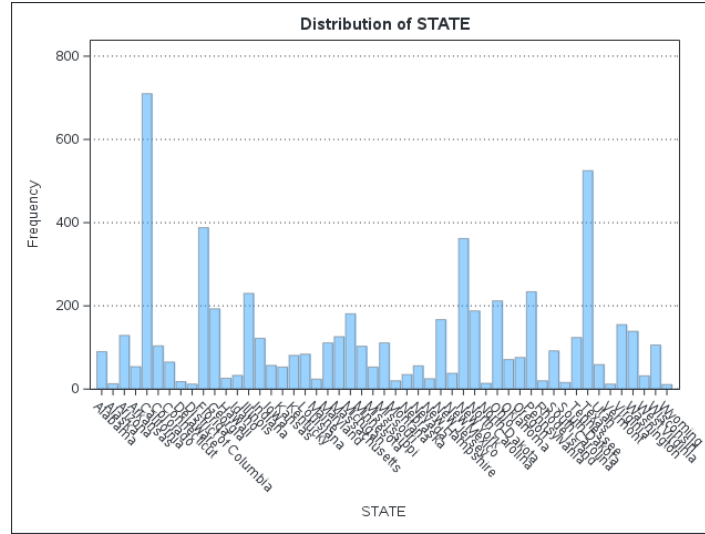


JOB	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Mgr	767	13.50	767	13.50
Office	948	16.69	1715	30.19
Other	2388	42.03	4103	72.22
ProfExe	1276	22.46	5379	94.68
Sales	109	1.92	5488	96.60
Self	193	3.40	5681	100.00
Frequency Missing = 279				

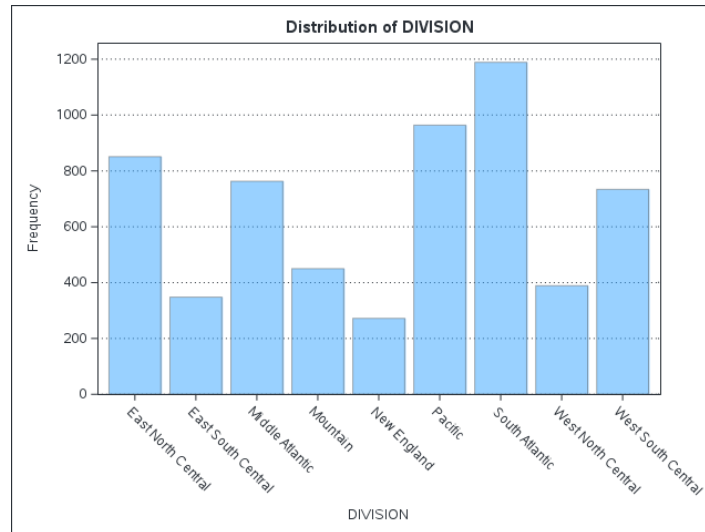


STATE	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Alabama	90	1.51	90	1.51
Alaska	13	0.22	103	1.73
Arizona	129	2.16	232	3.89
Arkansas	54	0.91	286	4.80
California	710	11.91	996	16.71
Colorado	104	1.74	1100	18.46
Connecticut	65	1.09	1165	19.55

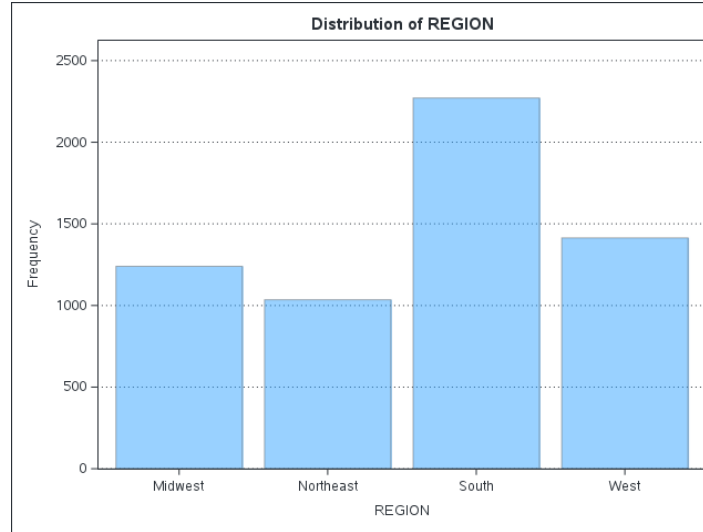
STATE	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Delaware	18	0.30	1183	19.85
District of Columbia	12	0.20	1195	20.05
Florida	388	6.51	1583	26.56
Georgia	193	3.24	1776	29.80
Hawaii	26	0.44	1802	30.23
Idaho	33	0.55	1835	30.79
Illinois	230	3.86	2065	34.65
Indiana	122	2.05	2187	36.69
Iowa	57	0.96	2244	37.65
Kansas	53	0.89	2297	38.54
Kentucky	81	1.36	2378	39.90
Louisiana	84	1.41	2462	41.31
Maine	24	0.40	2486	41.71
Maryland	111	1.86	2597	43.57
Massachusetts	126	2.11	2723	45.69
Michigan	181	3.04	2904	48.72
Minnesota	103	1.73	3007	50.45
Mississippi	53	0.89	3060	51.34
Missouri	111	1.86	3171	53.20
Montana	20	0.34	3191	53.54
Nebraska	35	0.59	3226	54.13
Nevada	56	0.94	3282	55.07
New Hampshire	25	0.42	3307	55.49
New Jersey	167	2.80	3474	58.29
New Mexico	38	0.64	3512	58.93
New York	362	6.07	3874	65.00
North Carolina	188	3.15	4062	68.15
North Dakota	14	0.23	4076	68.39
Ohio	212	3.56	4288	71.95
Oklahoma	71	1.19	4359	73.14
Oregon	76	1.28	4435	74.41
Pennsylvania	234	3.93	4669	78.34
Rhode Island	20	0.34	4689	78.67
South Carolina	92	1.54	4781	80.22
South Dakota	16	0.27	4797	80.49
Tennessee	124	2.08	4921	82.57
Texas	525	8.81	5446	91.38
Utah	59	0.99	5505	92.37
Vermont	12	0.20	5517	92.57
Virginia	155	2.60	5672	95.17
Washington	139	2.33	5811	97.50
West Virginia	32	0.54	5843	98.04
Wisconsin	106	1.78	5949	99.82
Wyoming	11	0.18	5960	100.00



DIVISION	Frequency	Percent	Cumulative Frequency	Cumulative Percent
East North Central	851	14.28	851	14.28
East South Central	348	5.84	1199	20.12
Middle Atlantic	763	12.80	1962	32.92
Mountain	450	7.55	2412	40.47
New England	272	4.56	2684	45.03
Pacific	964	16.17	3648	61.21
South Atlantic	1189	19.95	4837	81.16
West North Central	389	6.53	5226	87.68
West South Central	734	12.32	5960	100.00



REGION	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Midwest	1240	20.81	1240	20.81
Northeast	1035	17.37	2275	38.17
South	2271	38.10	4546	76.28
West	1414	23.72	5960	100.00



The CORRELATION Procedure

7 Variables BAD LOAN MORTDUE VALUE YOJ DEBTINC APPDATE

Simple Statistics						
Variable	N	Mean	Std Dev	Sum	Minimum	Maximum
BAD	5960	0.19950	0.39966	1189	0	1.00000
LOAN	5960	18608	11207	110903500	1100	89900
MORTDUE	5960	73761	42481	439614565	2063	399550
VALUE	5960	101776	56844	606585245	8000	855909
YOJ	5960	8.92898	7.23933	53217	0	41.00000
DEBTINC	5960	33.82752	7.63945	201612	1.00000	203.00000
APPDATE	5960	21657	519.75684	129076502	20820	22645

Pearson Correlation Coefficients N = 5960							
Prob > |r| under H0: Rho=0							
	BAD	LOAN	MORTDUE	VALUE	YOJ	DEBTINC	APPDATE
BAD	1.0000	-0.07510 <.0001	-0.04603 0.0004	-0.02885 0.0259	-0.05848 <.0001	0.1304 <.0001	-0.01744 0.1783
LOAN	-0.07510 <.0001	1.0000	0.2161 <.0001	0.3319 <.0001	0.1008 <.0001	0.07346 <.0001	-0.01711 0.1867
MORTDUE	-0.04603 0.0004	0.2161 <.0001	1.0000	0.7798 <.0001	-0.08303 <.0001	0.1282 <.0001	-0.00876 0.4989
VALUE	-0.02885 0.0259	0.3319 <.0001	0.7798 <.0001	1.0000	0.007117 0.5828	0.1153 <.0001	-0.00758 0.5584
YOJ	-0.05848 <.0001	0.1008 <.0001	-0.08303 <.0001	0.007117 0.5828	1.0000	-0.04779 0.0002	-0.00123 0.9246
DEBTINC	0.1304 <.0001	0.07346 <.0001	0.1282 <.0001	0.1153 <.0001	-0.04779 0.0002	1.0000	-0.00280 0.8286
APPDATE	-0.01744 0.1783	-0.01711 0.1867	-0.00876 0.4989	-0.00758 0.5584	-0.00123 0.9246	-0.00280 0.8286	1.0000

Obs	_VARNAME_	_FMTWIDTH_	_TYPE_	_RLEVEL_	_ORDER_	_MORE_	_CARDINALITY_	_NOBS_	_SUMFREQ_	_NMISS_	_MISSFMT_	_VISIBLE_	_MIN_	_MAX_	_MEAN_	_STDDEV_	_SKEWNESS_	_KURTOSIS_	_MFREQ_	_MFREQFOUNDLEVEL_	_MFRREQ_
1	BAD	12	N	CLASS	ASC	N	2	5960	5960	0		100	0	1	0.1994966443	0.3996555175	1.5043166751	0.2630568206	4771	Y	
2	LOAN	12	N	INTERVAL	ASC	Y	250	5960	5960	0		84.44	1100	89900	18607.969799	11207.480417	2.0237807117	6.9325897681	927	N	
3	MORTDUE	12	N	INTERVAL	ASC	Y	250	5960	5960	0		4.34	2063	399550	73760.833087	42481.395689	1.898827662	7.3838722988	5701	N	
4	VALUE	12	N	INTERVAL	ASC	Y	250	5960	5960	0		4.36	8000	855909	101776.04783	56843.931566	3.0824293736	24.886463522	5700	N	
5	REASON	7	C	CLASS	ASC	N	2	5960	5708	252		100	.	.	.	.	.	.	3928	Y
6	JOB	7	C	CLASS	ASC	N	6	5960	5681	279		100	.	.	.	.	.	.	2388	Y

Obs	_VARNAME_	_FMTWIDTH_	_TYPE_	_RLEVEL_	_ORDER_	_MORE_	_CARDINALITY_	_NOBS	_SUMFREQS_	_NMISST_	_MISSFMT_	_VISIBLE_	_MIN_	_MAX_	_MEAN_	_STDDEV_	_SKEWNESS_	_KURTOSIS_	_MFREQ_	_MFREQFOUNDLEVEL_	_MFREQ
7	YOJ	12	N	CLASS	ASC	N	99	5960	5960	0		100	0	41	8.9289848993	7.2393341855	1.0313264588	0.6871142825	801	Y	
8	DEBTINC	12	N	CLASS	ASC	N	74	5960	5960	0		100	1	203	33.827516779	7.639453498	3.1807193012	64.380739425	1521	Y	
9	APPDATE	9	N	INTERVAL	ASC	Y	250	5960	5960	0		16.81	20820	22645	21657.131208	519.75683695	0.1649090487	-1.143733558	4958	N	
10	STATE	20	C	CLASS	ASC	N	51	5960	5960	0		100	.	.	.	.	.	.	.	710	Y
11	DIVISION	18	C	CLASS	ASC	N	9	5960	5960	0		100	.	.	.	.	.	.	.	1189	Y
12	REGION	9	C	CLASS	ASC	N	4	5960	5960	0		100	.	.	.	.	.	.	.	2271	Y

The LOGSELECT Procedure

Model Information	
Data Source	FINAL_HOME_EQUITY
Response Variable	BAD
Distribution	Binary
Link Function	Logit
Optimization Technique	Newton-Raphson with Ridging

Number of Observations Read	5960
Number of Observations Used	5536

Response Profile		
Ordered Value	BAD	Total Frequency
1	0	4408
2	1	1128

Probability modeled is BAD = 1.

Class Level Information		
Class	Levels	Values
REASON	2	DebtCon Homelmp
JOB	6	Mgr Office Other ProfExe Sales Self

Convergence criterion (GCONV=1E-8) satisfied.

Dimensions	
Columns in Design	12
Number of Effects	8
Max Effect Columns	5
Rank of Design	12
Parameters in Optimization	12

Testing Global Null Hypothesis: BETA=0			
Test	DF	Chi-Square	Pr > ChiSq
Likelihood Ratio	11	245.2014	<.0001

Fit Statistics	
-2 Log Likelihood	5352.43792
AIC (smaller is better)	5376.43792
AICC (smaller is better)	5376.49441
SBC (smaller is better)	5455.86625

Parameter Estimates					
Parameter	DF	Estimate	Standard Error	Chi-Square	Pr > ChiSq
Intercept	1	-1.621812	0.269894	36.1089	<.0001
LOAN	1	-0.000023842	0.000003977	35.9482	<.0001
MORTDUE	1	-0.000005759	0.000001322	18.9782	<.0001
VALUE	1	0.000002534	0.000000955	7.0497	0.0079
REASON DebtCon	1	-0.134510	0.076214	3.1148	0.0776

Parameter Estimates					
Parameter	DF	Estimate	Standard Error	Chi-Square	Pr > ChiSq
JOB Mgr	1	-0.365849	0.196721	3.4586	0.0629
JOB Office	1	-1.085066	0.200818	29.1949	<.0001
JOB Other	1	-0.430268	0.184143	5.4597	0.0195
JOB ProfExe	1	-0.737362	0.191021	14.9004	0.0001
JOB Sales	1	0.070348	0.274696	0.0656	0.7979
YOJ	1	-0.018488	0.005025	13.5374	0.0002
DEBTINC	1	0.047670	0.005500	75.1134	<.0001

Task Timing		
Task	Seconds	Percent
Setup and Parsing	0.02	17.87%
Levelization	0.02	15.56%
Model Initialization	0.00	1.98%
SSCP Computation	0.00	3.03%
Model Fitting	0.03	22.61%
Model Storing	0.05	38.47%
Display	0.00	0.29%
Cleanup	0.00	0.00%
Total	0.13	100.00%

Output CAS Tables			
CAS Library	Name	Number of Rows	Number of Columns
CASUSER(Peter)	MYMODEL	1	2

The ASTORE Procedure

Output CAS Tables			
CAS Library	Name	Number of Rows	Number of Columns
CASUSER(Peter)	HOME_EQUITY_SCORED	5960	4

Task Timing		
Task	Seconds	Percent
Loading the Store	0.01	12.98%
Creating the State	0.01	23.77%
Scoring	0.03	61.40%
Total	0.05	100.00%

Obs	P_BAD1	P_BAD0	I_BAD	BAD
1	0.33144	0.66856	0	1
2	0.30538	0.69462	0	1
3	0.35975	0.64025	0	1
4	.	.	.	1
5	0.18824	0.81176	0	0
6	0.36147	0.63853	0	1
7	0.33131	0.66869	0	1
8	0.35671	0.64329	0	1
9	0.35336	0.64664	0	1
10	0.36790	0.63210	0	1