

Jason's Application Denial

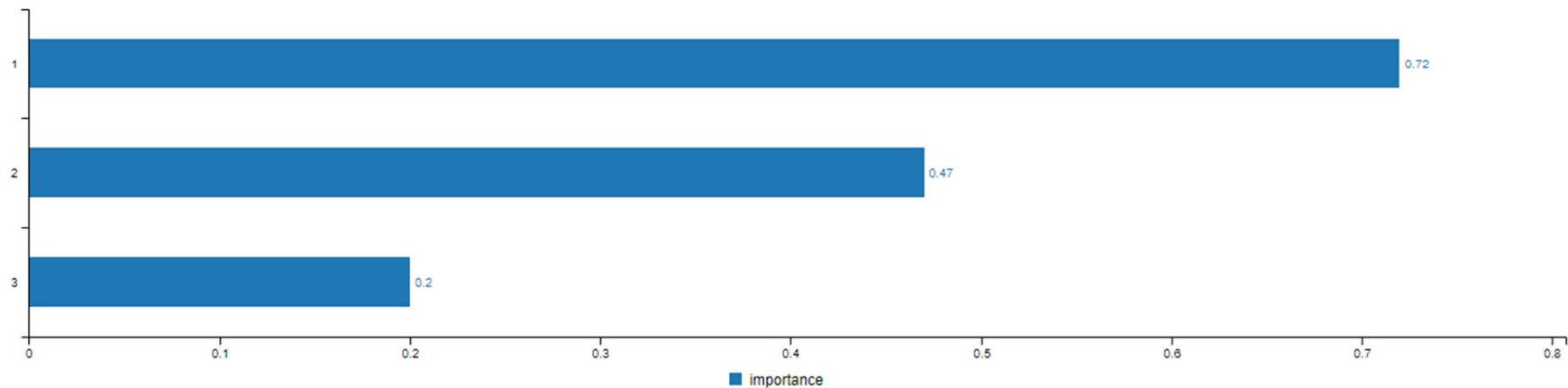
Several features in Jason's application fall outside the acceptable range. All would need to improve before acceptance was recommended.

Factors contributing to Jason's application denial

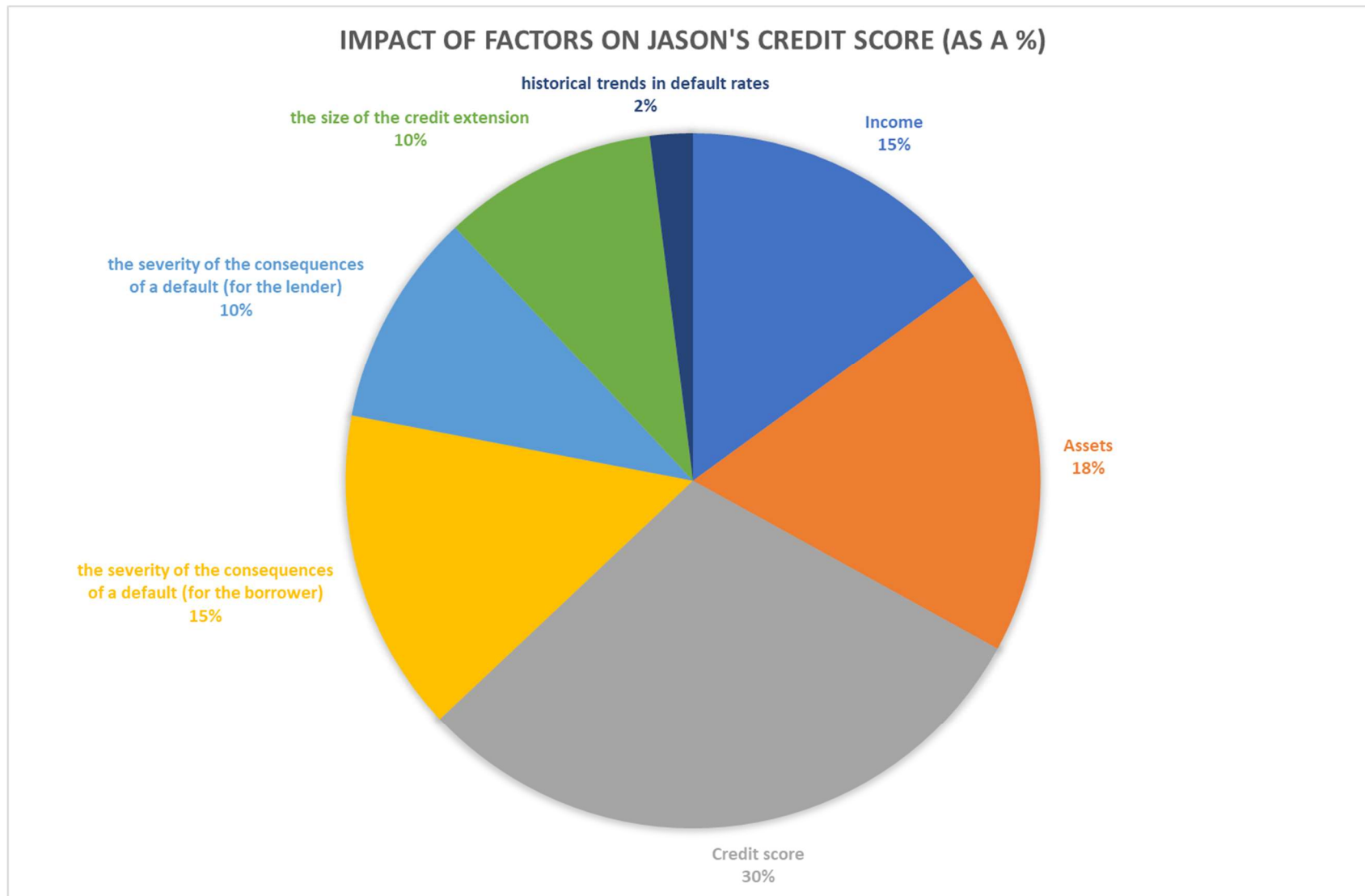
1. The value of **Consolidated risk markers** is **65**. It needs to be around **72** for the application to be approved.
2. The value of **Average age of accounts in months** is **52**. It needs to be around **68** for the application to be approved.
3. The value of **Months since most recent credit inquiry not within the last 7 days** is **2**. It needs to be around **3** for the application to be approved.

Relative importance of factors contributing to denial

While all three factors need to improve as indicated above, the most important to improve first is the Consolidated risk markers. Jason now has insight into what he can do to improve his likelihood of being accepted.



Consolidated Risk Markers refers to the Jason's relative risk of not being able to pay back the loan. A more detailed definition of risk markers is [here](#).



If Jason wishes to appeal this decision or provide feedback, he should phone us on (55) 555 555