

Variable	Definition
X1	Interest Rate on the loan
X2	A unique id for the loan.
X3	A unique id assigned for the borrower.
X4	Loan amount requested
X5	Loan amount funded
X6	Investor-funded portion of loan
X7	Number of payments (36 or 60)
X8	Loan grade
X9	Loan subgrade
X10	Employer or job title (self-filled)
X11	Number of years employed (0 to 10; 10 = 10 or more)
X12	Home ownership status: RENT, OWN, MORTGAGE, OTHER.
X13	Annual income of borrower
X14	Income verified, not verified, or income source was verified
X15	Date loan was issued
X16	Reason for loan provided by borrower
X17	Loan category, as provided by borrower
X18	Loan title, as provided by borrower
X19	First 3 numbers of zip code
X20	State of borrower
X21	A ratio calculated using the borrower's total monthly debt payments on the total debt obligations, excluding mortgage and the requested loan, divided by the borrower's self-reported monthly income.
X22	The number of 30+ days past-due incidences of delinquency in the borrower's credit file for the past 2 years
X23	Date the borrower's earliest reported credit line was opened
X24	Number of inquiries by creditors during the past 6 months.
X25	Number of months since the borrower's last delinquency.
X26	Number of months since the last public record.
X27	Number of open credit lines in the borrower's credit file.
X28	Number of derogatory public records
X29	Total credit revolving balance
X30	Revolving line utilization rate, or the amount of credit the borrower is using relative to all available revolving credit.
X31	The total number of credit lines currently in the borrower's credit file
X32	The initial listing status of the loan. Possible values are W, F