Lending Loan Data Description  
1. loan\_amnt: The listed amount of the loan applied for by the borrower. If at some point in time, the credit department reduces the loan amount, then it will be reflected in this value.  
term: The number of payments on the loan. Values are in months and can be either 36 or 60.  
2. int\_rate: Interest Rate on the loan  
installment: The monthly payment owed by the borrower if the loan originates.  
3. grade: LC assigned loan grade  
4. sub\_grade: LC assigned loan subgrade  
5. emp\_title: The job title supplied by the Borrower when applying for the loan.  
6. emp\_length: Employment length in years. Possible values are between 0 and 10 where 0 means less than one year and 10 means ten or more years.  
7. home\_ownership: The home ownership status provided by the borrower during registration or obtained from the credit report. Our values are: RENT, OWN, MORTGAGE, OTHER  
8. annual\_inc: The self-reported annual income provided by the borrower during registration.  
9. verification\_status: Indicates if income was verified by LC, not verified, or if the income source was verified  
10. issue\_d: The month which the loan was funded  
11. loan\_status: Current status of the loan  
12. purpose: A category provided by the borrower for the loan request.  
13. title: The loan title provided by the borrower  
14. addr\_state: The state provided by the borrower in the loan application  
15. dti: A ratio calculated using the borrower’s total monthly debt payments on the total debt obligations, excluding mortgage and the requested LC loan, divided by the borrower’s self-reported monthly income.  
16. earliest\_cr\_line: The month the borrower's earliest reported credit line was opened  
17. open\_acc: The number of open credit lines in the borrower's credit file.  
18. pub\_rec: Number of derogatory public records  
19. revol\_bal: Total credit revolving balance  
20. revol\_util: Revolving line utilization rate, or the amount of credit the borrower is using relative to all available revolving credit.  
21. total\_acc: The total number of credit lines currently in the borrower's credit file  
22. initial\_list\_status: The initial listing status of the loan. Possible values are – W, F  
23. application\_type: Indicates whether the loan is an individual application or a joint application with two co-borrowers  
24. mort\_acc: Number of mortgage accounts.  
25. pub\_rec\_bankruptcies: Number of public record bankruptcies.