

fx int\_rate

	A	B
1	<b>LoanStatNew</b>	= Description
2	<b>User feature (general)</b>	
3	addr_state	The state provided by the borrower in the loan application
4	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.
5	emp_title	The job title supplied by the Borrower when applying for the loan.*
6	home_ownership	The home ownership status provided by the borrower during registration. Our values are: RENT, OWN, MORTGAGE, OTHER.
7	member_id	A unique LC assigned Id for the borrower member.
8	zip_code	The first 3 numbers of the zip code provided by the borrower in the loan application.
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10	<b>User feature (financial specific)</b>	
11	<b>Income</b>	
12	annual_inc	The self-reported annual income provided by the borrower during registration.
13	annual_inc_joint	The combined self-reported annual income provided by the co-borrowers during registration
14	is_inc_v (verification status)	Indicates if income was verified by LC, not verified, or if the income source was verified
15	verified_status_joint (verification_status_joint)	Indicates if the co-borrowers' joint income was verified by LC, not verified, or if the income source was verified
16	dti	(debt to income ratio) 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.
17	dti_joint	A ratio calculated using the co-borrowers' total monthly payments on the total debt obligations, excluding mortgages and the requested LC loan, divided by the co-borrowers' combined self-reported monthly income
18		
19	<b>Credit scores</b>	
20	earliest_cr_line	The month the borrower's earliest reported credit line was opened
21	fico_range_high	The upper boundary range the borrower's FICO at loan origination belongs to.
22	fico_range_low	The lower boundary range the borrower's FICO at loan origination belongs to.
23	last_fico_range_high	The upper boundary range the borrower's last FICO pulled belongs to.
	+    Grouped dictionary	Original dictionary    Status of loan    browseNotes    RejectStats    Relevant to

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1	<b>LoanStatNew</b>	= Description
26	inq_last_12m	Number of credit inquiries in past 12 months
27	inq_last_6mths	The number of inquiries in past 6 months (excluding auto and mortgage inquiries)
28	last_credit_pull_d	The most recent month LC pulled credit for this loan
29		
30	<b>Credit lines</b>	
31	total_acc	The total number of credit lines currently in the borrower's credit file
32	tot_cur_bal	Total current balance of all accounts
33	all_util	Balance to credit limit on all trades
34	open_acc	The number of open credit lines in the borrower's credit file.
35	open_acc_6m	Number of open trades in last 6 months
36	total_cu_tl	Number of finance trades
37	acc_now_delinq	The number of accounts on which the borrower is now delinquent.
38	delinq_2yrs	The number of 30+ days past-due incidences of delinquency in the borrower's credit file for the past 2 years
39	mths_since_last_delinq	The number of months since the borrower's last delinquency.
40	collections_12_mths_ex_med	Number of collections in 12 months excluding medical collections
41	tot_coll_amt	Total collection amounts ever owed
42	pub_rec	Number of derogatory public records
43	mths_since_last_major_derog	Months since most recent 90-day or worse rating
44	mths_since_last_record	The number of months since the last public record.
45	il_util	Ratio of total current balance to high credit/credit limit on all install acct
46	mths_since_rcnt_il	Months since most recent installment accounts opened
47	open_il_12m	Number of installment accounts opened in past 12 months
48	open_il_24m	Number of installment accounts opened in past 24 months
49	open_il_6m	Number of currently active installment trades
50	total_bal_il	Total current balance of all installment accounts
51	max_bal_bc	Maximum current balance owed on all revolving accounts
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	<b>LoanStatNew</b>	Description
48	open_il_24m	Number of installment accounts opened in past 24 months
49	open_il_6m	Number of currently active installment trades
50	total_bal_il	Total current balance of all installment accounts
51	max_bal_bc	Maximum current balance owed on all revolving accounts
52	open_rv_12m	Number of revolving trades opened in past 12 months
53	open_rv_24m	Number of revolving trades opened in past 24 months
54	revol_bal	Total credit revolving balance
55	revol_util	Revolving line utilization rate, or the amount of credit the borrower is using relative to all available revolving credit.
56	total_rev_hi_lim	Total revolving high credit/credit limit
57	policy_code	publicly available policy_code=1 new products not publicly available policy_code=2
58	url	URL for the LC page with listing data.
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60	<b>Loan general feature</b>	
61	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.
62	application_type	Indicates whether the loan is an individual application or a joint application with two co-borrowers
63	desc	Loan description provided by the borrower
64	id	A unique LC assigned ID for the loan listing.
65	purpose	A category provided by the borrower for the loan request.
66	term	The number of payments on the loan. Values are in months and can be either 36 or 60.
67	title	The loan title provided by the borrower
68	issue_d	The month which the loan was funded
69	initial_list_status	The initial listing status of the loan. Possible values are -W, F
70		
71	<b>Loan payment feature</b>	
72	installment	The monthly payment owed by the borrower if the loan originates.

64	<b>id</b>	A unique LC assigned ID for the loan listing.
65	<b>purpose</b>	A category provided by the borrower for the loan request.
66	<b>term</b>	The number of payments on the loan. Values are in months and can be either 36 or 60.
67	<b>title</b>	The loan title provided by the borrower
68	<b>issue_d</b>	The month which the loan was funded
69	<b>initial_list_status</b>	The initial listing status of the loan. Possible values are -W, F
70		
71	<b>Loan payment feature</b>	
72	<b>installment</b>	The monthly payment owed by the borrower if the loan originates.
73	<b>funded_amnt</b>	The total amount committed to that loan at that point in time.
74	<b>funded_amnt_inv</b>	The total amount committed by investors for that loan at that point in time.
75	<b>last_pymnt_amnt</b>	Last total payment amount received
76	<b>last_pymnt_d</b>	Last month payment was received
77	<b>next_pymnt_d</b> *	Next scheduled payment date
78	<b>pymnt_plan</b>	Indicates if a payment plan has been put in place for the loan
79	<b>recoveries</b>	post charge off gross recovery
80	<b>total_pymnt</b>	Payments received to date for total amount funded
81	<b>total_pymnt_inv</b>	Payments received to date for portion of total amount funded by investors
82	<b>total_rec_int</b>	Interest received to date
83	<b>total_rec_late_fee</b>	Late fees received to date
84	<b>total_rec_prncp</b>	Principal received to date
85	<b>collection_recovery_fee</b>	post charge off collection fee
86	<b>out_prncp</b>	Remaining outstanding principal for total amount funded
87	<b>out_prncp_inv</b>	Remaining outstanding principal for portion of total amount funded by investors
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89	<b>Potential response variables</b>	
90	<b>grade</b>	LC assigned loan grade

84	<b>total_rec_prncp</b>	Principal received to date
85	<b>collection_recovery_fee</b>	post charge off collection fee
86	<b>out_prncp</b>	Remaining outstanding principal for total amount funded
87	<b>out_prncp_inv</b>	Remaining outstanding principal for portion of total amount funded by investors
88		
89	<b>Potential response variables</b>	
90	<b>grade</b>	LC assigned loan grade
91	<b>sub_grade</b>	LC assigned loan subgrade
92	<b>int_rate</b>	Interest Rate on the loan
93	<b>loan_status</b>	Current status of the loan
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96		* Employer Title replaces Employer Name for all loans listed after 9/23/2013
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if your debt costs \$2,000 per month and your monthly income equals \$6,000, your **DTI** is  $\$2,000 \div \$6,000$ , or 33 percent