**TotalMonthlyIncomeAmount**

It is the sum of all the monthly incomes,earned by the borrowers which is important, to identify if a borrower is qualifiable to the bank to be deemed fit for mortgage. It determines if the candidate is the ability to make monthly loan payments.

**LoanAcquisitionActualUPBAmt**

It is the leftover amount of the principal money which the borrower still owes. UPB stands for Unpaid Principle Balance. It is used to assess the various financial metrics as well as the risks involved.

**PropertyType**

This column consists of the different types of properties ranging from single family to over 5 family members in a property.

**PropertyUnitCount**

The total number of individual units or spaces that are within a specific property. Useful when evaluating and managing large and multi families.

**FIPSStateNumericCode**

The FIPS state numeric code is a part of the Federal Information Processing Standards and it is used to uniquely identify each state within the United States.

**CensusTractMedFamIncomeAmount**

It shows the median income amount which is the middle point of income distributions. amount in the family while the Census Tract is to keep count for a small uniform population size. It can be used to better the econmic characteristics of different neighbourhood and regions.

**LTVRatioPercent**

It shows the LTV ratio as a percentage for a mortgage at the time it originated originally. It is calculated by dividing the loan amount by the appraised value or purchase price of the property, then multiplying the result by 100. It is an important factor in assessing the risk associated with the mortgage, and it is used by both lenders and borrowers in the mortgage lending process.

**ScheduledTotalPaymentCount**

It is the total time or duration of a mortgage in months. It shows the total number of scheduled monthly payments that the borrower is required to make over the life of the mortage to repay the full loan.

**NoteRatePercent**

Note Rate in other words is the Interest Rate in the context of mortgage loans. It is the rate agreed to upon the loan agreement and is used to calculate the interest portion of each monthly mortgage payment.

**TotalDebtExpenseRatioPercent**

It is a financial metric to find the ratio of all the debt payments to the total borrower income in a percentage.

**HousingExpenseRatioPercent**

It is a financial metric to assess the borrower’s ability to manage housing-related expenses in relation to their total income. It is the ratio of mortgage principal and interest and other housing-related expenses to the total borrower income.

**Borrower1AgeAtApplicationYears**

Borrowers age is useful for banks when evaluating loan applications to assess the credit worthiness and making lending decisions. The age 998 is when the borrower is not an individual but a legal entity or other non-individual entity. It can also be used for demographic purposes and statistical analysis