addrState - the state provided by the borrower in the loan application

all\_util - balance to credit limit on all trades

annualInc - the self-reported annual income provded by the borrower during registration

annual\_inc\_joint - the combined self-reported annual income provided by the co-borrowers during registration

application\_type - indicates whether the loan is aan individual application or a joint application with two co-borrowers

av\_cur\_bal - average current balance of all accounts

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.

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

earliestCrLine - The date the borrower's earliest reported credit line was opened

effective\_int\_rate - The effective interest rate is equal to the interest rate on a Note reduced by

Lending Club's estimate of the impact of uncollected interest prior to charge off.

empLength - 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.

expDefaultRate - the expected deffault rate of the loan.

ficoRangeHigh - The upper boundary range the borrower’s FICO at loan origination belongs to.

ficoRangeLow - The lower boundary range the borrower’s FICO at loan origination belongs to.

fundedAmt - The total amount committed to that loan at that point in time.

grade - LC assigned loan grade

homeOwnership - The home ownership status provided by the borrower during registration. Our values

are: RENT, OWN, MORTGAGE, OTHER.

installment - The monthly payment owed by the borrower if the loan originates

intRate - Interest rate on the loan

isIncV - Indicates if income was verified by LC, not verified, or if the income source

was verified

loanAmnt - thee 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.

mortAcc - Number of mortgage accounts

msa - Metropolitan Statistical Area of the borrower

review\_status - the status of the loan during the listing period. Values: APPROVED, NOT\_APPROVED

reviewStatusD - The date the loan application was reviewed by LC

listD - The date which the borrower's application was listed on the platform.

serviceFeeRate - Service fee rate paid by the investor for this loan

subGrade - LC assigned loan subgrade

term - The number of payments on the loan. Values are in months and can be either 36 or 60.

total\_cur\_bal - Total current balance of all accounts

verified\_status\_joint - Indicates if the co-borrowers' joint income was verified by LC, not

verified, or if the income source was verified

sec\_app\_fico\_range\_low - FICO range (high) for the secondary applicant

sec\_app\_fico\_range\_high - FICO range (low) for the secondary applicant

sec\_app\_mort\_acc - Number of mortgage accounts at time of application for the secondary applicant

disbursement\_method - The method by which the borrower receives their loan. Possible values are: CASH, DIRECT\_PAY

Risk\_Score - For applications prior to November 5, 2013 the risk score is the borrower's FICO score. For applications

after November 5, 2013 the risk score is the borrower's Vantage score.

settlement\_status - The status of the borrower’s settlement plan. Possible values are: COMPLETE, ACTIVE, BROKEN, CANCELLED, DENIED, DRAFT

settlement\_amount - The loan amount that the borrower has agreed to settle for

total\_pymnt - Payments received to date for total amount funded

total\_pymnt\_inv - Payments received to date for portion of total amount funded by investors