Based on the dictionary information provided, here is the descriptions of our features:

1. **loan_amnt**: The total amount of the loan applied for by the borrower.

2. **term**: The length of the loan term expressed in months.

3. **int_rate**: The interest rate of the loan.

4. **grade**: The loan grade assigned by the lending platform.

5. **sub_grade**: A finer classification of the loan grade.

6. **emp_title**: The job title supplied by the borrower when applying for the loan.

7. **emp_length**: The length of employment in years at the time the loan application was made.

8. **home_ownership**: The housing status of the borrower at the time of loan application (e.g., rent, own).

9. **annual_inc**: The self-reported annual income of the borrower.

10. **issue_d**: The month and year the loan was funded.

11. **loan_status**: The current status of the loan (e.g., fully paid, charged off).

12. **purpose**: The purpose of the loan as reported by the borrower.

13. **addr_state**: The state reported by the borrower.

14. **dti**: A ratio expressed as a percentage, 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.

15. **delinq_2yrs**: The number of 30+ days past-due incidences of delinquency in the borrower's credit file for the past 2 years.

16. **earliest_cr_line**: The month and year the borrower's earliest reported credit line was opened.

17. **fico_range_low**: The lower boundary range of the borrower's FICO at loan origination.

18. **open_acc**: The number of open credit lines in the borrower's credit file.

19. **pub_rec**: The number of derogatory public records.

20. **revol_bal**: Total credit revolving balance.

21. **revol_util**: Revolving line utilization rate, or the amount of credit the borrower is using relative to all available revolving credit.

22. **total_acc**: The total number of credit lines currently in the borrower's credit file.

23. **initial_list_status**: The initial listing status of the loan (e.g., whole, fractional).

24. **last_pymnt_d**: The month and year of the last received payment.

25. **application_type**: Indicates whether the loan is an individual or joint application with two co-borrowers.

26. **open_act_il**: The number of currently active installment trades.

27. **il_util**: Ratio of total current balance to high credit/credit limit on all installment accounts.

28. **max_bal_bc**: Maximum current balance owed on all revolving accounts.

29. **all_util**: Balance to credit limit on all trades.

30. **total_rev_hi_lim**: Total revolving high credit/credit limit.

31. **total_cu_tl**: Number of finance trades.

32. **acc_open_past_24mths**: Number of trades opened in past 24 months.

33. **avg_cur_bal**: Average current balance of all accounts.

34. **bc_open_to_buy**: Total open to buy on revolving bankcards.

35. **bc_util**: Ratio of total current balance to high credit/credit limit for all bankcard accounts.

36. **delinq_amnt**: The past-due amount owed for the accounts on which the borrower is now delinquent.

37. **mo_sin_old_rev_tl_op**: Months since oldest revolving account was opened.

38. **mo_sin_rcnt_rev_tl_op**: Months since most recent revolving account was opened.

39. **mo_sin_rcnt_tl**: Months since most recent account was opened.

40. **mort_acc**: Number of mortgage accounts.

41. **num_accts_ever_120_pd**: Number of accounts ever 120 or more days past due.

42. **num_actv_bc_tl**: Number of currently active bankcard accounts.

43. **num_actv_rev_tl**: Number of currently active revolving trades.

44. **num_bc_sats**: Number of satisfactory bankcard accounts.

45. **num_bc_tl**: Number of bankcard accounts.

46. **num_il_tl**: Number of installment accounts.

47. **num_op_rev_tl**: Number of open revolving accounts.

48. **num_rev_accts**: Number of revolving accounts.

49. **num_tl_30dpd**: Number of accounts currently 30 days past due.

50. **num_tl_90g_dpd_24m**: Number of accounts 90 or more days past due in last 24 months.

51. **num_tl_op_past_12m**: Number of accounts opened in past 12 months.

52. **pct_tl_nvr_dlq**: Percentage of accounts never delinquent.

53. **pub_rec_bankruptcies**: Number of public record bankruptcies.

54. **tax_liens**: Number of tax liens.

55. **tot_hi_cred_lim**: Total high credit/credit limit.

56. **total_bc_limit**: Total bankcard high credit/credit limit.