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| **Attribute** | **Data Type** | **Description** |
| LOAN\_AMNT | Continuous | 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 | Categorical | The number of payments on the loan. Values are in months and can be either 36 or 60. |
| INT\_RATE | Continuous | Interest Rate on the loan |
| GRADE | Categorical | LC assigned loan grade |
| EMP\_LENGTH | Continuous | 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. |
| HOME\_OWNERSHIP | Categorical | The home ownership status provided by the borrower during registration or obtained from the credit report. Our values are: RENT, OWN, MORTGAGE, OTHER |
| ANNUAL\_INC | Continuous | The self-reported annual income provided by the borrower during registration. |
| VERIFICATION\_STATUS | Categorical | Indicates if income was verified by LC, not verified, or if the income source was verified |
| LOAN\_STATUS | Categorical | Current status of the loan- Fully paid or default [Class Variable] |
| DTI | Continuous | 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. |
| OPEN\_ACC | Continuous | The number of open credit lines in the borrower's credit file. |
| TOTAL\_ACC | Continuous | The total number of credit lines currently in the borrower's credit file |