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| --- | --- |
| **Variable** | **Definition** |
| Loan\_ID | A unique id for the loan. |
| Loan\_Amount\_Requested | The listed amount of the loan applied for by the borrower. |
| Length\_Employed | Employment length in years |
| Home\_Owner | The home ownership status provided by the borrower during registration. Values are: Rent, Own, Mortgage, Other. |
| Annual\_Income | The annual income provided by the borrower during registration. |
| Income\_Verified | Indicates if income was verified, not verified, or if the income source was verified |
| Purpose\_Of\_Loan | A category provided by the borrower for the loan request. |
| Debt\_To\_Income | A ratio 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. |
| Inquiries\_Last\_6Mo | The number of inquiries by creditors during the past 6 months. |
| Months\_Since\_Deliquency | The number of months since the borrower's last delinquency. |
| Number\_Open\_Accounts | The number of open credit lines in the borrower's credit file. |
| Total\_Accounts | The total number of credit lines currently in the borrower's credit file |
| Gender | Gender |
| Interest\_Rate | Target Variable: Interest Rate category (1/2/3) of the loan application |

**sample\_submission.csv**

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| --- | --- |
| **Column Name** | **Description** |
| Loan\_ID | A unique id for the loan |
| Interest\_Rate | Target Variable: Interest Rate category (1/2/3) of the loan application |