**Columns in the dataset**

* **Amount requested** is the amount in dollars requested in the loan application.
* **Interest.rate:** Interest rate for the loan
* **Loan length** is the length of time in months of the loan. The length considered in this report are two popular ones: 36 months and 60 months.
* **Loan purpose** is the purpose of the loan as stated by the applicant. These are categorized as for car, credit cards, debt consolidation, education, home improvement, house, major purchase, medication, moving, renewable energy, small business, vacation, wedding, and others.
* **Debt-to-income ratio** is the percentage of consumer’s gross income that goes toward paying debts..
* **Monthly income** is the amount monthly earning in dollars of the applicant.
* **FICO range** is the measure of the creditworthiness of the applicant.
* **Open credit lines** is the number of open lines of credit the applicant had at the time of application.
* **Revolving credit balance** is the total amount outstanding all lines of credit.
* **Inquiries in the last 6 months** is the number of authorized queries in the 6 months when a person authorize the lender to inquire about their creditworthiness.
* **Employment length** is the length of time employed at current job.
* **ho\_mort:** applicants current home mortgaged
* **ho\_rent:** applicants current home rented