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| --- | --- |
| id | anonymized unique loan identifier |
| FICO | Credit score |
| largest\_open\_mortgage\_UPB | Remaining balance on the largest open mortgage |
| largest\_open\_mortgage\_open\_date | Date on which the largest open mortgage was opened |
| largest\_open\_mortgage\_payment | Monthly payment of the largest open mortgage |
| largest\_open\_mortgage\_type | Mortgage type of the largest open mortgage |
| largest\_open\_mortgage\_original\_term | Full term of the largest open mortgage |
| total\_revolving\_tradeline\_debt | Total amount of revolving (e.g. credit card) debt |
| total\_revolving\_tradeline\_payment | Payment made last month on revolving accounts |
| total\_student\_loan\_tradeline\_debt | Total amount of student debt |
| total\_student\_loan\_tradeline\_payment | Monthly payment towards student debts |
| total\_mortgage\_tradeline\_debt | Combined debt of mortgages |
| total\_mortgage\_tradeline\_payment | Combined mortgage monthly payments |
| nonmortgage\_past\_due\_amount | Late payment amount on non-mortgage related debt |
| past\_pulls\_14days | Number of credit pulls in the last 14 days |
| public\_record\_count | Number of public records (bankruptcies, tax liens, etc.) |
| loan\_purpose | Purchase or refinance |
| Income | Monthly income |
| state | State of property related to mortgage |
| zip | Zip code of property related to mortgage |
| serviced | Whether or not the client already has a mortgage with us |
| DTI | Debt to Income ratio. Ratio of monthly payments to monthly income |
| strategy | Strategy presented |
| result | What result client had (NULL if they didn't move forward) |

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| --- | --- |
| id | anonymized unique loan identifier |
| strategy | Strategy applicable to client |

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| --- | --- |
| Strategy | Strategies |
| Result | Results tied to strategies |