# 'loan\_status\_binary'

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| 1. 'loan\_status\_binary', # 1 = Fully Paid / Current, 0 = otherwise   df\_selected['loan\_status\_binary'] = df['loan\_status'].apply(lambda x: 1 if x in ['Fully Paid', 'Current'] else 0) |

# 'delinq\_flag'

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| --- |
| 1. 'delinq\_flag', # 1 = delinquent in past 2 years, 0 = not   df\_selected['delinq\_flag'] = df['delinq\_2yrs'].apply(lambda x: 1 if x > 0 else 0) |

1. 'revol\_util'

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| 'revol\_util' |

# annual\_inc

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# dti

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