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| **Variable Name** | **Description** |
| revol\_util | Revolving line utilization rate, or the amount of credit the borrower is using relative to all available revolving credit. |
| title | The loan title provided by the borrower |
| collections\_12\_mths\_ex\_med | Number of collections in 12 months excluding medical collections |
| last\_credit\_pull\_d | The most recent month LC pulled credit for this loan |
| open\_acc | The number of open credit lines in the borrower's credit file |
| pub\_rec | Number of derogatory public records |
| total\_acc | The total number of credit lines currently in the borrower's credit file |
| inq\_last\_6mths | The number of inquiries in past 6 months (excluding auto and mortgage inquiries) |
| earliest\_cr\_line | The month the borrower's earliest reported credit line was opened |
| delinq\_2yrs | The number of 30+ days past-due incidences of delinquency in the borrower's credit file for the past 2 years |
| acc\_now\_delinq | The number of accounts on which the borrower is now delinquent |
| annual\_inc | The self-reported annual income provided by the borrower during registration |
| collection\_recovery\_fee | Post charge off collection fee |
| application\_type | Indicates whether the loan is an individual application or a joint application with two co-borrowers |
| policy\_code | Publicly available policy\_code=1, new products not publicly available policy\_code=2 |
| last\_pymnt\_amnt | Last total payment amount received |
| id | A unique LC assigned ID for the loan listing |
| recoveries | Post charge off gross recovery |
| pymnt\_plan | Indicates if a payment plan has been put in place for the loan |
| loan\_amnt | The listed amount of the loan applied for by the borrower |
| funded\_amnt | The total amount committed to that loan at that point in time |
| funded\_amnt\_inv | The total amount committed by investors for that loan at that point in time |
| term | The number of payments on the loan. Values are in months and can be either 36 or 60 |
| int\_rate | Interest rate on the loan |
| installment | The monthly payment owed by the borrower if the loan originates |
| grade | LC assigned loan grade |
| sub\_grade | LC assigned loan subgrade |
| home\_ownership | The home ownership status provided by the borrower during registration |
| verification\_status | Indicates if income was verified by LC, not verified, or if the income source was verified |
| issue\_d | The month which the loan was funded |
| loan\_status | Current status of the loan |
| url | URL for the LC page with listing data |
| total\_rec\_late\_fee | Late fees received to date |
| purpose | A category provided by the borrower for the loan request |
| zip\_code | The first 3 numbers of the zip code provided by the borrower in the loan application |
| addr\_state | The state provided by the borrower in the loan application |
| dti | A ratio calculated using the borrower’s total monthly debt payments divided by monthly income |
| revol\_bal | Total credit revolving balance |
| initial\_list\_status | The initial listing status of the loan. Possible values are – W, F |
| out\_prncp | Remaining outstanding principal for total amount funded |
| member\_id | A unique LC assigned Id for the borrower member |
| total\_pymnt | Payments received to date for total amount funded |
| total\_pymnt\_inv | Payments received to date for portion of total amount funded by investors |
| total\_rec\_prncp | Principal received to date |
| total\_rec\_int | Interest received to date |
| out\_prncp\_inv | Remaining outstanding principal for portion funded by investors |