1. One-hot encode a categorical feature in DataFrame:

```python
one_hot_grade = pd.get_dummies(loans_data["grade"], prefix="grade")
```

```python
one_hot_grade
```

2. Combine multiple DataFrame horizontally:

```python
pd.concat([one_hot_grade, one_hot_term, one_hot_ownership, one_hot_emp, loans_data["safe_loans"]], axis=1)
```

	grade_A	grade_B	grade_C	grade_D	grade_E	grade_F	grade_G	term_ 36 months	term_ 60 months	home_ownership_MORTGAGE	...	emp_length_2 years	emp_length_3 years
1	0	0	1	0	0	0	0	0	1	0	...	0	0
6	0	0	0	0	0	1	0	0	1	0	...	0	0
7	0	1	0	0	0	0	0	0	1	0	...	0	0