To run spider :- scrapy crawl bankrate\_loans -o bankrate\_loans.json  
  
**🧾 Purpose of the Code**

The spider collects **purchase mortgage loan data** such as:

* Loan product name (e.g., "30-Year Fixed")
* Interest rate
* APR (Annual Percentage Rate)
* Loan term (e.g., 30 years)
* The date the data was last updated