**Data Dictionary**

The dataset consists of the following fields:

• Loan ID: A unique Identifier for the loan information.

• Customer ID: A unique identifier for the customer. Customers may have more than one loan.

• Loan Status: A categorical variable indicating if the loan was paid back or defaulted.

• Current Loan Amount: This is the loan amount that was either completely paid off, or the amount that was defaulted.

• Term: A categorical variable indicating if it is a short term or long term loan.

• Credit Score: A value between 0 and 800 indicating the riskiness of the borrowers credit history.

• Years in current job: A categorical variable indicating how many years the customer has been in their current job.

• Home Ownership: Categorical variable indicating home ownership. Values are "Rent", "Home Mortgage", and "Own". If the value is OWN, then the customer is a home owner with no mortgage

• Annual Income: The customer's annual income

• Purpose: A description of the purpose of the loan.

• Monthly Debt: The customer's monthly payment for their existing loans

• Years of Credit History: The years since the first entry in the customer’s credit history • Months since last delinquent: Months since the last loan delinquent payment

• Number of Open Accounts: The total number of open credit cards

• Number of Credit Problems: The number of credit problems in the customer records.

• Current Credit Balance: The current total debt for the customer

• Maximum Open Credit: The maximum credit limit for all credit sources.

• Bankruptcies: The number of bankruptcies

• Tax Liens: The number of tax liens.