* int\_rate: interest rate on the loan
* loan\_amnt: amount loaned to borrower
* annual\_inc: borrower’s annual income
* dti: borrower’s debt-to-income ratio
* total\_acc: total number of credit lines in borrower’s credit file
* open\_acc: number of open credit lines in borrower’s credit file
* pct\_tl\_nvr\_dlq: percent of trades made by borrower that were never delinquent
* total\_bal\_ex\_mort: borrower’s total credit balance excluding mortgage