Name	Model Role	Measurement Level	Description
BAD	Target	Binary	1=applicant defaulted on loan or seriously delinquent, 0=applicant paid loan
CLAGE	Input	Interval	Age of oldest credit line in months
CLNO	Input	Interval	Number of credit lines
DEBTINC	Input	Interval	Debt-to-income ratio
DELINQ	Input	Interval	Number of delinquent credit lines
DEROG	Input	Interval	Number of major derogatory reports
JOB	Input	Nominal	Occupational categories
LOAN	Input	Interval	Amount of the loan request
MORTDUE	Input	Interval	Amount due on existing mortgage
NINQ	Input	Interval	Number of recent credit inquiries
REASON	Input	Binary	DebtCon=debt consolidation. HomeImp=home improvement