**Description of the Variables**

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| Variable: | Description: | Role | Level |
| Bad | 1 = applicant defaulted on the loan or is seriously delinquent  0 = applicant paid the loan | Target | Binary |
| CLAge | Age of oldest credit line in months | Input | Numeric |
| CLNo | Number of credit lines | Input | Numeric |
| DebtInc | Debt-to-income ratio | Input | Numeric |
| Delinq | Number of delinquent credit lines | Input | Numeric |
| Derog | Number of major derogatory reports | Input | Numeric |
| Job | Occupational category | Input | Categorical |
| Loan | Requested loan amount | Input | Numeric |
| MortDue | Amount due on existing mortgage | Input | Numeric |
| nInq | Number of recent credit inquiries | Input | Numeric |
| Reason | DebtCon = debt consolidation  HomeImp = home improvement | Input | Categorical |
| Value | Value of current property | Input | Numeric |
| YoJ | Years at present job | Input | Numeric |