

## Metadata for the Dataset

### **Loan ID:**

A distinct identifier for each loan application or account, essential for tracking and managing individual loans throughout their duration.

### **Address State:**

Denotes the borrower's location, crucial for evaluating regional risk, adhering to state regulations, and predicting default rates.

### **Employee Length:**

Indicates the duration of the borrower's current employment, with longer employment suggesting greater job stability.

### **Employee Title:**

Describes the borrower's job position or role, providing insight into their income source.

### **Grade:**

A rating that classifies the loan based on the borrower's creditworthiness, with higher grades reflecting lower risk.

### **Sub Grade:**

Refines the risk classification within a grade, offering a more detailed assessment of risk.

### **Home Ownership:**

Indicates the borrower's housing status, providing insights into their financial stability and potential collateral.

### **Issue Date:**

The origination date of the loan, essential for tracking the loan's age and calculating maturity.

### **Last Credit Pull Date:**

Records the date when the borrower's credit report was last accessed, used to monitor changes in creditworthiness.

### **Last Payment Date:**

Marks the date of the most recent payment received, tracking the borrower's payment history.

### **Loan Status:**

Indicates the current state of the loan (e.g., fully paid, current, default), used to monitor loan performance.

**Next Payment Date:**

Estimates when the next loan payment is due, aiding in cash flow forecasting.

**Purpose:**

Specifies the reason for the loan (e.g., debt consolidation, education), helping to understand borrower intentions.

**Term:**

Defines the loan's duration in months, setting the repayment period.

**Verification Status:**

Indicates whether the borrower's financial information has been verified, assessing data accuracy.

**Annual Income:**

Reflects the borrower's total yearly earnings, used to evaluate their repayment capacity.

**DTI (Debt-to-Income Ratio):**

Measures the borrower's debt burden relative to their income, gauging their ability to manage additional debt.

**Installment:**

The fixed monthly payment amount for loan repayment, including principal and interest.

**Interest Rate:**

Represents the annual cost of borrowing expressed as a percentage, determining the loan's cost.

**Loan Amount:**

The total borrowed sum, defining the principal amount.