

	Dependent variable:							
	Interest Rate				Grade			
	Co-Borrower Basic		Co-Borrower Full		Co-Borrower Basic		Co-Borrower Full	
avg_cur_bal			-0.00001***	(0.00000)			0.00000***	(0.00000)
chargeoff_within_12_mths			0.790***	(0.280)			-0.184***	(0.064)
delinq_acc_2yrs			0.418***	(0.033)			-0.098***	(0.007)
delinq_acc_now			0.485	(0.515)			-0.091	(0.117)
delinq_amnt			0.00003	(0.0001)			-0.00001	(0.00001)
delinq_nvr_rate			-0.063***	(0.003)			0.015***	(0.001)
demo_emp_length	0.009	(0.006)	0.001	(0.006)	-0.003*	(0.001)	-0.001	(0.001)
demo_income	-0.00000***	(0.00000)	-0.00000	(0.00000)	-0.00000***	(0.00000)	-0.00000	(0.00000)
demo_tax_liens	0.645***	(0.095)	0.347***	(0.088)	-0.152***	(0.022)	-0.084***	(0.020)
dti			-0.001*	(0.001)			0.0003*	(0.0002)
mort_acc			-0.417***	(0.051)			0.089***	(0.012)
num_actv_bc_tl			0.252***	(0.020)			-0.058***	(0.005)
num_bc_sats			-0.191***	(0.027)			0.045***	(0.006)
num_bc_tl			-0.005	(0.017)			0.0002	(0.004)
num_il_tl			-0.135***	(0.047)			0.024**	(0.011)
num_op_rev_tl			0.266***	(0.018)			-0.061***	(0.004)
num_rev_accts			-0.215***	(0.048)			0.043***	(0.011)
num_sats			-0.585***	(0.149)			0.136***	(0.034)
open_acc			0.499***	(0.150)			-0.116***	(0.034)
percent_bc_gt_75			0.041***	(0.001)			-0.009***	(0.0002)
revol_bal			-0.00002***	(0.00000)			0.00000***	(0.00000)
tot_cur_bal			0.00000***	(0.00000)			-0.00000***	(0.00000)
total_acc			0.136***	(0.047)			-0.025**	(0.011)
total_bal_ex_mort			0.00000***	(0.00000)			-0.00000***	(0.00000)
co_borr_revo_acc	-0.047***	(0.003)	-0.021***	(0.003)	0.010***	(0.001)	0.004***	(0.001)
co_borr_mort_acc	-0.241***	(0.015)	-0.007	(0.019)	0.052***	(0.003)	-0.0004	(0.004)
co_borr_income	-0.00000***	(0.00000)	-0.00000***	(0.00000)	0.00000***	(0.00000)	0.00000***	(0.00000)
co_borr_dti	0.152***	(0.003)	0.126***	(0.004)	-0.034***	(0.001)	-0.028***	(0.001)
co_borr_chargeoff	0.377***	(0.059)	0.352***	(0.054)	-0.079***	(0.013)	-0.074***	(0.012)
Observations	46,192		46,192		46,192		46,192	
R2	0.106		0.242		0.101		0.236	
Adjusted R2	0.105		0.240		0.099		0.235	
Residual Std. Error	5.135 (df = 46128)		4.730 (df = 46091)		1.168 (df = 46128)		1.076 (df = 46091)	

Note:

*p<0.1; **p<0.05; ***p<0.01