**Propensity to Fund Mortgages**

Train data : 45642

Test data : 15214

Variables : 21

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| Field Name | Description |
| Property Value | The appraised value of the property |
| Mortgage Payment | A mortgage payment amount comprised of a principal portion, an interest portion, a property tax portion and a life insurance portion, calculated based on the interest rate, amortization period and payment frequency. |
| GDS | The measure of the percentage of Gross Annual Income required, including rental income if applicable, for Housing Expenses (principal & interest, property taxes, heat, 50% of condominium fees) used for qualification.  GDS % = Annualized Housing Expenses / Annual Income |
| LTV | Loan-to-value (LTV) is the measure of the Mortgage Amount to the Property Value.  LTV = Mortgage Amount / Appraised Property Value |
| TDS | The measure of the percentage of Gross Annual Income, including rental income if applicable, required for Housing Expenses (principal & interest, property taxes, heat, 50% of condominium fees) and other consumer debt obligations ("Other Expenses") used for qualification.  TDS % = (Annualized Housing Expenses + Other Expenses) / Annual Income |
| Amortization | The requested amortization in months. |
| Mortgage Amount | The requested mortgage amount in dollars. |
| Rate | The interest rate used to qualify the mortgage application. |
| Mortgage Purpose | The purpose for which the applicant(s) is/are requesting the mortgage, purchase or refinance. |
| Payment Frequency | The frequency with which the applicant makes regular mortgage payments. |
| Property Type | The classification of the property being used to secure the mortgage. |
| Term | The requested mortgage term in months. |
| FSA | The Forward Sortation Area (FSA) is the first three characters of the postal code, designating a postal delivery area of property being mortgaged. |
| Age Range | The age range of the main applicant. |
| Gender | The gender of the main applicant. |
| Income | Total amount of income being used to qualify for the mortgage. |
| Income Type | Numericalized employment status type for the income |
| NAICS Code | Job Category by NAICS (North America Industry Classification System) code of the main applicant. |
| Credit Score | AKA Beacon Score - A number generated by the Equifax Credit Bureau for the main applicant’s credit-worthiness at the time of underwriting review and how likely it is that the applicant(s) will repay.  Mathematical criteria involved in calculating a Beacon score can include late payments, current debts, length of time an account has been open, types of credit and new applications for credit. |
| Result | The result of the application, either funded or not funded |