

## Caratteristiche dei Prestiti

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#### id

A unique LC assigned ID for the loan listing.

#### member\_id

A unique LC assigned Id for the borrower member.

#### loan\_amnt

The listed amount of the loan applied for by the borrower. If at some point in time, the credit department reduces the loan amount, then it will be reflected in this value.

#### term

The number of payments on the loan. Values are in months and can be either 36 or 60.

#### int\_rate

Interest Rate on the loan

#### installment

The monthly payment owed by the borrower if the loan originates.

#### grade

LC assigned loan grade

#### sub\_grade

LC assigned loan subgrade

#### emp\_title

The job title supplied by the Borrower when applying for the loan.\*

#### emp\_length

Employment length in years. Possible values are between 0 and 10 where 0 means less than one year and 10 means ten or more years.

#### home\_ownership

The home ownership status provided by the borrower during registration or obtained from the credit report. Our values are: RENT, OWN, MORTGAGE, OTHER

#### annual\_inc

The self-reported annual income provided by the borrower during registration.

#### verification\_status

Indicates if income was verified by LC, not verified, or if the income source was verified

#### loan\_status

Current status of the loan

#### pymnt\_plan

Indicates if a payment plan has been put in place for the loan

#### desc

Loan description provided by the borrower

#### purpose

A category provided by the borrower for the loan request.

#### title

The loan title provided by the borrower

#### zip\_code

The first 3 numbers of the zip code provided by the borrower in the loan application.

#### addr\_state

The state provided by the borrower in the loan application

#### dti

A ratio calculated using the borrower's total monthly debt payments on the total debt obligations, excluding mortgage and the requested LC loan, divided by the borrower's self-reported monthly income.

#### delinq\_2yrs

The number of 30+ days past-due incidences of delinquency in the borrower's credit file for the past 2 years

#### earliest\_cr\_line

The month the borrower's earliest reported credit line was opened

#### **fico\_range\_low**

The lower boundary range the borrower's FICO at loan origination belongs to.

#### **fico\_range\_high**

The upper boundary range the borrower's FICO at loan origination belongs to.

#### **inq\_last\_6mths**

The number of inquiries in past 6 months (excluding auto and mortgage inquiries)

#### **mths\_since\_last\_delinq**

The number of months since the borrower's last delinquency.

#### **mths\_since\_last\_record**

The number of months since the last public record.

#### **open\_acc**

The number of open credit lines in the borrower's credit file.

#### **pub\_rec**

Number of derogatory public records

#### **revol\_bal**

Total credit revolving balance

#### **revol\_util**

Revolving line utilization rate, or the amount of credit the borrower is using relative to all available revolving credit.

#### **total\_acc**

The total number of credit lines currently in the borrower's credit file

#### **initial\_list\_status**

The initial listing status of the loan. Possible values are – W, F

#### **next\_pymnt\_d**

Next scheduled payment date

#### last\_credit\_pull\_d

The most recent month LC pulled credit for this loan

#### last\_fico\_range\_high

The upper boundary range the borrower's last FICO pulled belongs to.

#### last\_fico\_range\_low

The lower boundary range the borrower's last FICO pulled belongs to.

#### collections\_12\_mths\_ex\_med

Number of collections in 12 months excluding medical collections

#### mths\_since\_last\_major\_derog

Months since most recent 90-day or worse rating

#### policy\_code

publicly available policy\_code=1

new products not publicly available policy\_code=2

#### application\_type

Indicates whether the loan is an individual application or a joint application with two co-borrowers

#### annual\_inc\_joint

The combined self-reported annual income provided by the co-borrowers during registration

#### dti\_joint

A ratio calculated using the co-borrowers' total monthly payments on the total debt obligations, excluding mortgages and the requested LC loan, divided by the co-borrowers' combined self-reported monthly income

#### verification\_status\_joint

#### acc\_now\_delinq

The number of accounts on which the borrower is now delinquent.

#### tot\_coll\_amt

Total collection amounts ever owed



**tot\_cur\_bal**

Total current balance of all accounts

**open\_acc\_6m**

Number of open trades in last 6 months

**open\_act\_il**

Number of currently active installment trades

**open\_il\_12m**

Number of installment accounts opened in past 12 months

**open\_il\_24m**

Number of installment accounts opened in past 24 months

**mths\_since\_rcnt\_il**

Months since most recent installment accounts opened

**total\_bal\_il**

Total current balance of all installment accounts

**il\_util**

Ratio of total current balance to high credit/credit limit on all install acct

**open\_rv\_12m**

Number of revolving trades opened in past 12 months

**open\_rv\_24m**

Number of revolving trades opened in past 24 months

**max\_bal\_bc**

Maximum current balance owed on all revolving accounts

**all\_util**

Balance to credit limit on all trades

**total\_rev\_hi\_lim**

Total revolving high credit/credit limit

**inq-fi**

Number of personal finance inquiries

**total\_cu\_tl**

Number of finance trades

**inq\_last\_12m**

Number of credit inquiries in past 12 months

**acc\_open\_past\_24mths**

Number of trades opened in past 24 months.

**avg\_cur\_bal**

Average current balance of all accounts

**bc\_open\_to\_buy**

Total open to buy on revolving bankcards.

**bc\_util**

Ratio of total current balance to high credit/credit limit for all bankcard accounts.

**chargeoff\_within\_12\_mths**

Number of charge-offs within 12 months

**delinq\_amnt**

The past-due amount owed for the accounts on which the borrower is now delinquent.

**mo\_sin\_old\_il\_acct**

Months since oldest bank installment account opened

**mo\_sin\_old\_rev\_tl\_op**

Months since oldest revolving account opened

**mo\_sin\_rcnt\_rev\_tl\_op**

Months since most recent revolving account opened

**mo\_sin\_rcnt\_tl**

Months since most recent account opened

**mort\_acc**

Number of mortgage accounts.

**mths\_since\_recent\_bc**

Months since most recent bankcard account opened.

**mths\_since\_recent\_bc\_dlq**

Months since most recent bankcard delinquency

**mths\_since\_recent\_inq**

Months since most recent inquiry.

**mths\_since\_recent\_revol\_delinq**

Months since most recent revolving delinquency.

**num\_accts\_ever\_120\_pd**

Number of accounts ever 120 or more days past due

**num\_actv\_bc\_tl**

Number of currently active bankcard accounts

**num\_actv\_rev\_tl**

Number of currently active revolving trades

**num\_bc\_sats**

Number of satisfactory bankcard accounts

**num\_bc\_tl**

Number of bankcard accounts

**num\_il\_tl**

Number of installment accounts

**num\_op\_rev\_tl**

Number of open revolving accounts

**num\_rev\_accts**

Number of revolving accounts

**num\_rev\_tl\_bal\_gt\_0**

Number of revolving trades with balance >0

**num\_sats**

Number of satisfactory accounts

**num\_tl\_120dpd\_2m**

Number of accounts currently 120 days past due (updated in past 2 months)

**num\_tl\_30dpd**

Number of accounts currently 30 days past due (updated in past 2 months)

**num\_tl\_90g\_dpd\_24m**

Number of accounts 90 or more days past due in last 24 months

**num\_tl\_op\_past\_12m**

Number of accounts opened in past 12 months

**pct\_tl\_nvr\_dlq**

Percent of trades never delinquent

**percent\_bc\_gt\_75**

Percentage of all bankcard accounts > 75% of limit.

**pub\_rec\_bankruptcies**

Number of public record bankruptcies

**tax\_liens**

Number of tax liens

**tot\_hi\_cred\_lim**

Total high credit/credit limit

**total\_bal\_ex\_mort**

Total credit balance excluding mortgage

**total\_bc\_limit**

Total bankcard high credit/credit limit

#### **total\_il\_high\_credit\_limit**

Total installment high credit/credit limit

#### **revol\_bal\_joint**

Sum of revolving credit balance of the co-borrowers, net of duplicate balances

#### **sec\_app\_fico\_range\_low**

FICO range (high) for the secondary applicant

#### **sec\_app\_fico\_range\_high**

FICO range (low) for the secondary applicant

#### **sec\_app\_earliest\_cr\_line**

Earliest credit line at time of application for the secondary applicant

#### **sec\_app\_inq\_last\_6mths**

Credit inquiries in the last 6 months at time of application for the secondary applicant

#### **sec\_app\_mort\_acc**

Number of mortgage accounts at time of application for the secondary applicant

#### **sec\_app\_open\_acc**

Number of open trades at time of application for the secondary applicant

#### **sec\_app\_revol\_util**

Ratio of total current balance to high credit/credit limit for all revolving accounts

#### **sec\_app\_open\_act\_il**

Number of currently active installment trades at time of application for the secondary applicant

#### **sec\_app\_num\_rev\_accts**

Number of revolving accounts at time of application for the secondary applicant

#### **sec\_app\_chargeoff\_within\_12\_mths**

Number of charge-offs within last 12 months at time of application for the secondary applicant

#### **sec\_app\_collections\_12\_mths\_ex\_med**

Number of collections within last 12 months excluding medical collections at time of application for the secondary applicant

#### **sec\_app\_mths\_since\_last\_major\_derog**

Months since most recent 90-day or worse rating at time of application for the secondary applicant

#### **hardship\_flag**

Flags whether or not the borrower is on a hardship plan

#### **hardship\_type**

Describes the hardship plan offering

#### **hardship\_reason**

Describes the reason the hardship plan was offered

#### **hardship\_status**

Describes if the hardship plan is active, pending, canceled, completed, or broken

#### **deferral\_term**

Amount of months that the borrower is expected to pay less than the contractual monthly payment amount due to a hardship plan

#### **hardship\_amount**

The interest payment that the borrower has committed to make each month while they are on a hardship plan

#### **hardship\_start\_date**

The start date of the hardship plan period

#### **hardship\_end\_date**

The end date of the hardship plan period

#### **payment\_plan\_start\_date**

The day the first hardship plan payment is due. For example, if a borrower has a hardship plan period of 3 months, the start date is the start of the three-month period in which the borrower is allowed to make interest-only payments.

#### hardship\_length

The number of months the borrower will make smaller payments than normally obligated due to a hardship plan

#### hardship\_dpd

Account days past due as of the hardship plan start date

#### hardship\_loan\_status

Loan Status as of the hardship plan start date

#### orig\_projected\_additional\_accrued\_interest

The original projected additional interest amount that will accrue for the given hardship payment plan as of the Hardship Start Date. This field will be null if the borrower has broken their hardship payment plan.

#### hardship\_payoff\_balance\_amount

The payoff balance amount as of the hardship plan start date

#### hardship\_last\_payment\_amount

The last payment amount as of the hardship plan start date

#### debt\_settlement\_flag\_date

The most recent date that the Debt\_Settlement\_Flag has been set

#### settlement\_status

The status of the borrower's settlement plan. Possible values are: COMPLETE, ACTIVE, BROKEN, CANCELLED, DENIED, DRAFT

#### settlement\_date

The date that the borrower agrees to the settlement plan

#### settlement\_amount

The loan amount that the borrower has agreed to settle for

#### settlement\_percentage

The settlement amount as a percentage of the payoff balance amount on the loan

## settlement\_term

The number of months that the borrower will be on the settlement plan