lendingclub2 Documentation

Release 0.5.2

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Sep 08, 2020

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Unofficial Python Lending Club API

Using this API user should be able to find necessary information of their investor account as well as placing orders.

CHAPTER 1

Account

LendingClub2 Account Module

Interface classes: InvestorAccount

class lendingclub2.account.**InvestorAccount**
Representation of an investor account in Lending Club.

available_balance
Get the amount of cash that's available.

Returns float

classmethod id()
Get the account ID.

Returns string

invest(**order_notes*)
Invest to loans as specified.

Parameters **order_notes** – iterable of instance of *OrderNote*.

notes
Get the notes associated with the account.

Returns instance of *Notes*.

portfolios
Get the portfolios associated with the account.

Returns instance of *Portfolios*.

total_balance
Get the total balance of the account.

Returns float

CHAPTER 2

Authorization

LendingClub2 Authorization Module

class lendingclub2.authorization.**Authorization**

Get the authorization information

header

Get the header to be added to request

Returns dict

key

Get the authorization key

Returns string

CHAPTER 3

Filter

LendingClub2 Filter Module

class lendingclub2.filter.**BorrowerEmployedTrait**
Check if borrower is employed

matches(*borrower*)
Check if borrower has the trait

Parameters **borrower** – instance of *Borrower*.

Returns boolean

class lendingclub2.filter.**BorrowerTrait**
Abstract base class to define borrowers of interest

matches(*borrower*)
Check if borrower has the trait

Parameters **borrower** – instance of *Borrower*.

Returns boolean

class lendingclub2.filter.**Filter**
Abstract base class for filtering the loan

meet_requirement(*loan*)
Check if the loan is meeting the filter requirement

Parameters **loan** – instance of *Loan*.

Returns boolean

class lendingclub2.filter.**FilterByApproved**
Filter by if the loan is already approved

meet_requirement(*loan*)
Check if the loan is meeting the filter requirement

Parameters **loan** – instance of *Loan*.

Returns boolean

class lendingclub2.filter.**FilterByBorrowerTraits**(*traits*)
Filter to have borrower matching specific traits

meet_requirement(*loan*)
Check if the loan is meeting the filter requirement

Parameters **loan** – instance of *Loan*.

Returns boolean

class lendingclub2.filter.**FilterByFunded**(*percentage*)
Filter by percentage funded

meet_requirement(*loan*)
The loan would have to be at least the percentage value to meet the requirement.

Parameters **loan** – instance of *Loan*.

Returns boolean

class lendingclub2.filter.**FilterByGrade**(*grades=None*)
Filter by grade

meet_requirement(*loan*)
Check if the loan is meeting the filter requirement

Parameters **loan** – instance of *Loan*.

Returns boolean

class lendingclub2.filter.**FilterByTerm**(*value=36*, *min_val=None*, *max_val=None*)
Filter by term

meet_requirement(*loan*)
Check if the loan is meeting the filter requirement

Parameters **loan** – instance of *Loan*.

Returns boolean

CHAPTER 4

Loan

LendingClub2 Loan Module

class lendingclub2.loan.**Borrower**(*response*)

Information of the borrower

address_state

Get the address state of the loaner.

Returns string (two characters)

credit_score

Get the credit score of the loaner.

Returns string

delinquency_in_2_years

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

Returns integer

dti

Debt-to-income ratio.

Returns float

employed

Check if the borrower is employed.

Returns boolean

employment_length

The length of employment.

Returns int (-1 if not employed) - number of months being employed.

income_verified

LC had verified the income of the borrower.

Returns boolean

inquiries_in_last_6_mo
The Number of inquiries by creditors during the past 6 months.

Returns integer

months_since_last_delinq
The Number of months since the borrower's last delinquency.

Returns integer

mortgage_accounts
Number of mortgage accounts.

Returns integer

public_records
Number of derogatory public records.

Returns integer

revolving_balance
Total credit revolving balance.

Returns float

title
Employment title.

Returns string or None

class lendingclub2.loan.**Listing**
Loan listing, which can be used for filtering, and order submission later.

copy()
Get a shallow copy of the listing.

Returns instance of *Listing*.

filter(**filters*)
Apply all filters to the search that we had found before. If multiple filters are specified, the loan has to meet all the criteria to be included in the result.

Parameters **filters** – iterable of *Filter*.

Returns an instance of *Listing*.

search(*filter_id=None*, *show_all=None*)
Apply filters and search for loans matching the specifications.

sort(*by_grade=True*, *by_term=False*)
Sort the listing.

Parameters

- **by_grade** – boolean
- **by_term** – boolean

class lendingclub2.loan.**Loan**(*response*)
Information of each loan.

approved
Check if the loan has been approved by LendingClub.

Returns boolean

borrower
Get the information of the borrower.

Returns instance of *Borrower*.

description
Get the description of the loan.

Returns string or None

expected_default_rate
The expected default rate of the loan.

Returns float

grade
Get the grade of the loan.

Returns string

installment
Expected monthly payment owed by borrower.

Returns float

interest_rate
Get the interest rate.

Returns float (0.0 - 100.0)

investor_count
Get the number of investors already purchased the notes.

Returns int

percent_funded
Find percentage of amount funded.

Returns float (0.0 - 100.0)

purpose
Get the purpose of the loan.

Returns string

Responses used throughout the package:

CHAPTER 5

Notes Response

LendingClub2 Notes Response Module

class lendingclub2.response.notes.**Note**(*response*)

Information of a note

amount

Get the amount of the note

Returns float

charged_off

Returns boolean

current

Check if the payment for the note is current

Returns boolean

grade

Get the grade of the note

Returns string

id

Get the id of the note

Returns int

late

Check if a note's payment is late

Returns boolean

loan_amount

Get the total amount of loan associated with the note

Returns float

loan_id
Get the loan ID

Returns int

loan_length
Get the total loan length in months

Returns int

new
Check if a note is just issued

Returns boolean

paid
Check if a note is fully paid

Returns boolean

status
Get the status of the loan

Returns string

class lendingclub2.response.notes.**Notes**(*investor_id*)
Get the response of detailed_notes endpoint

url
Find the relevant url

Returns string

CHAPTER 6

Order Response

LendingClub2 Response Order Module

class lendingclub2.response.order.**Order**(*investor_id*, **order_notes*)

Submit an order

id

Get the id of the order

Returns int

successful

Determine if the order submission was successful

Returns boolean

url

Get the relevant URL

Returns string

class lendingclub2.response.order.**OrderNote**(*loan_id*, *amount*, *portfolio_id=None*)

Class to wrap around note to be ordered

amount

Get the amount user wants to buy the note for

Returns float

loan_id

Get the loan ID of the note user would purchase

Returns int

portfolio_id

Get the portfolio ID to assign the note to if the order was successful

Returns int or None

CHAPTER 7

Portfolio Response

LendingClub2 Response Portfolio Module

class lendingclub2.response.portfolio.**Portfolio**(*investor_id*, *response=None*)

Get a representation of portfolio

create(*name*, *description=None*)

Create a new portfolio

Parameters

- **name** – string - name of portfolio
- **description** – string - description of portfolio (default: None)

description

Get the new portfolio description. If no description, it's an empty string.

Returns string

id

Get the new portfolio ID

Returns int

json

Get the JSON representation of the portfolio

Returns JSON object

name

Get the new portolio name

Returns string

url

Get the relevant URL

Returns string

class lendingclub2.response.portfolio.**Portfolios**(*investor_id*)
Get the list of portfolios for a given account

url
Get the relevant URL

Returns string

CHAPTER 8

Indices and tables

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