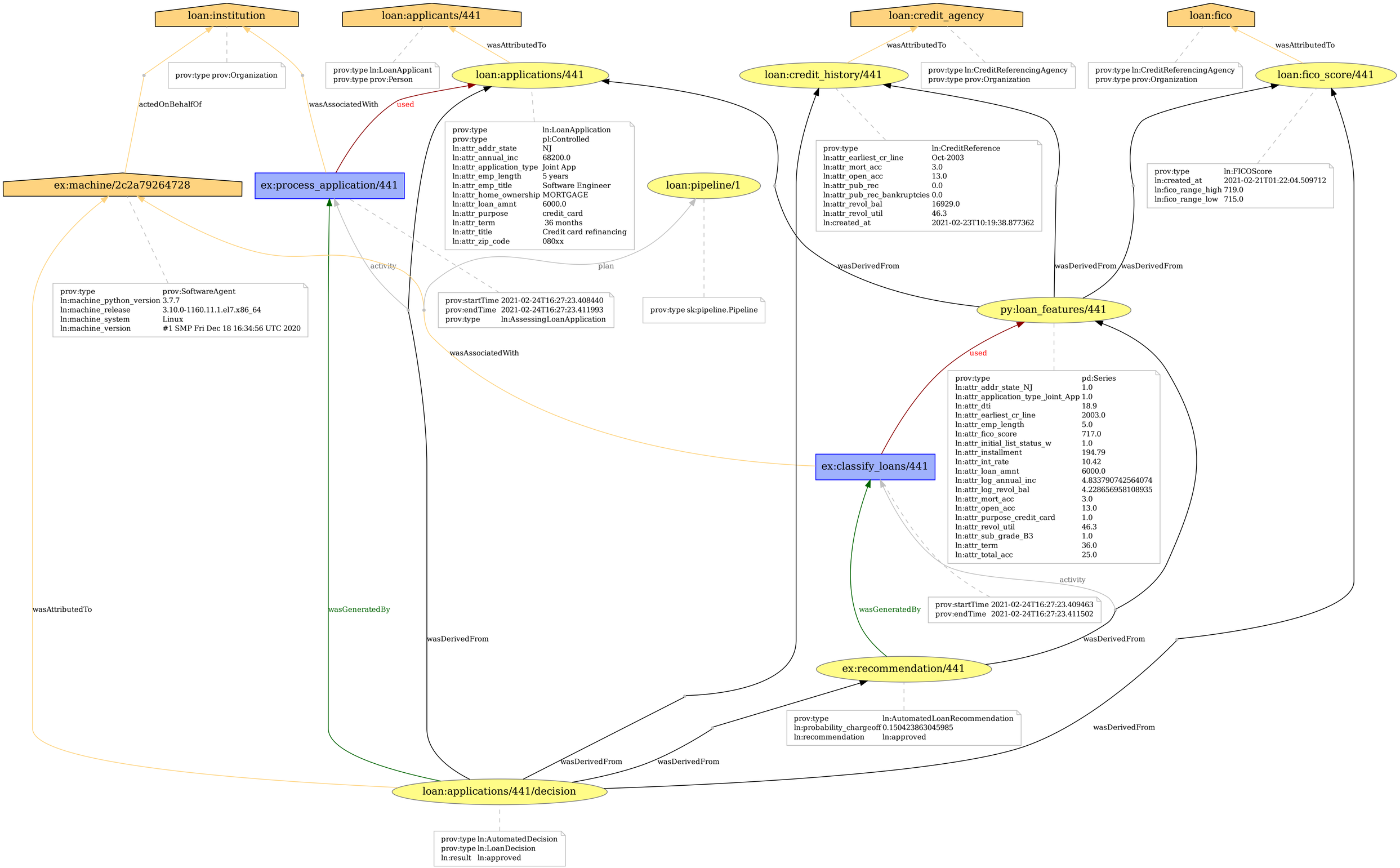
loan:institution
loan:applicants/441
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/441
loan:credit_history/441
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/441
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NJ
ln:attr_annual_inc 68200.0
ln:attr_application_type Joint App
ln:attr_emp_length 5 years
ln:attr_emp_title Software Engineer
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 6000.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 080xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2003
ln:attr_mort_acc 3.0
ln:attr_open_acc 13.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 16929.0
ln:attr_revol_util 46.3
ln:created_at 2021-02-23T10:19:38.877362
prov:type ln:FICOScore
ln:created_at 2021-02-21T01:22:04.509712
ln:fico_range_high 719.0
ln:fico_range_low 715.0
ex:machine/2c2a79264728
ex:process_application/441
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:type prov:SoftwareAgent
ln:machine_python_version 3.7.7
ln:machine_release 3.10.0-1160.11.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Fri Dec 18 16:34:56 UTC 2020
prov:startTime 2021-02-24T16:27:23.408440
prov:endTime 2021-02-24T16:27:23.411993
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/441
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NJ 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 18.9
ln:attr_earliest_cr_line 2003.0
ln:attr_emp_length 5.0
ln:attr_fico_score 717.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 194.79
ln:attr_int_rate 10.42
ln:attr_loan_amnt 6000.0
ln:attr_log_annual_inc 4.833790742564074
ln:attr_log_revol_bal 4.228656958108935
ln:attr_mort_acc 3.0
ln:attr_open_acc 13.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 46.3
ln:attr_sub_grade_B3 1.0
ln:attr_term 36.0
ln:attr_total_acc 25.0
ex:classify_loans/441
activity
prov:startTime 2021-02-24T16:27:23.409463
prov:endTime 2021-02-24T16:27:23.411502
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
ex:recommendation/441
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.150423863045985
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
loan:applications/441/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved