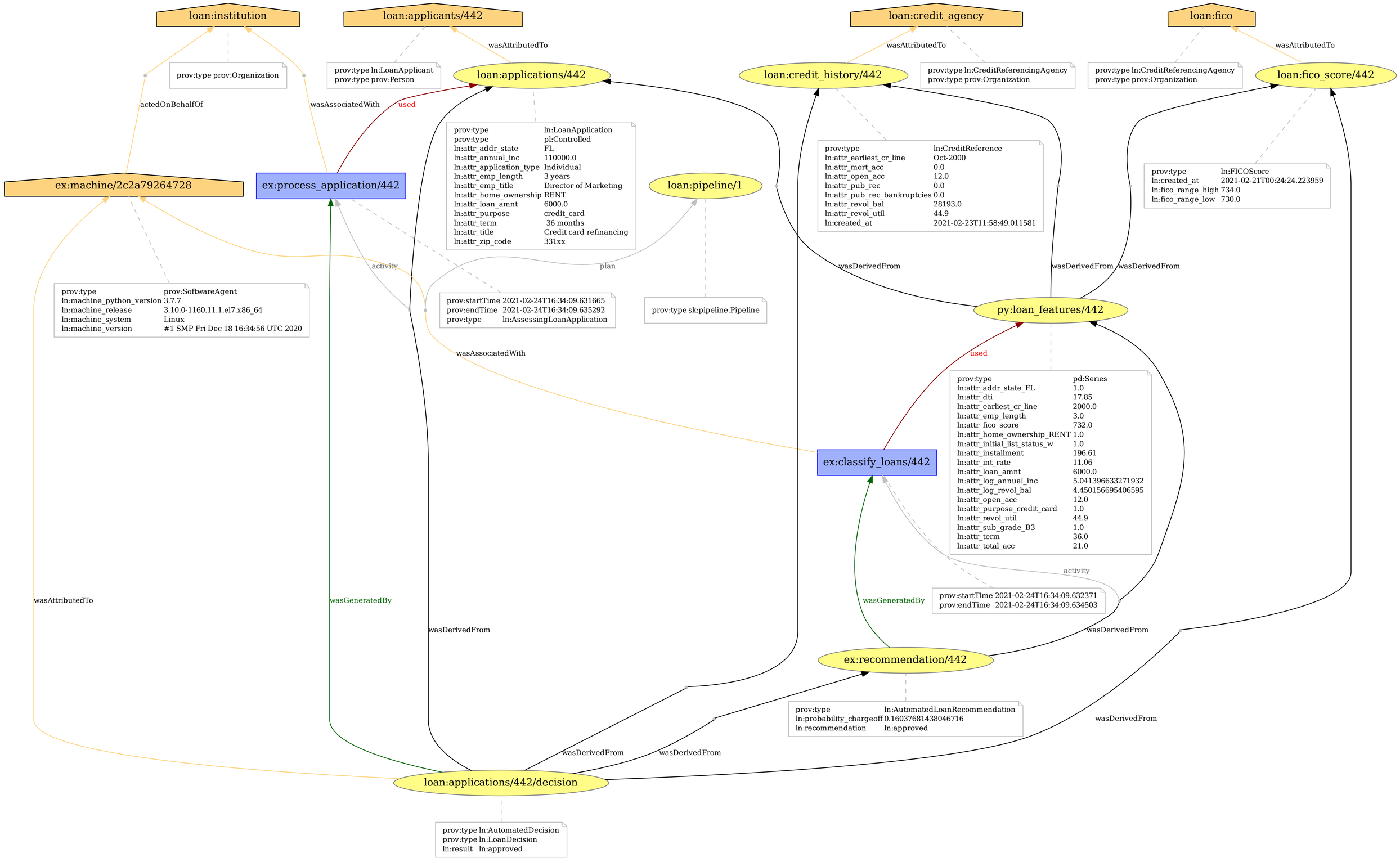
loan:institution
prov:type prov:Organization
loan:applicants/442
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/442
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state FL
ln:attr_annual_inc 110000.0
ln:attr_application_type Individual
ln:attr_emp_length 3 years
ln:attr_emp_title Director of Marketing
ln:attr_home_ownership RENT
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 331xx
loan:credit_agency
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:credit_history/442
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2000
ln:attr_mort_acc 0.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 28193.0
ln:attr_revol_util 44.9
ln:created_at 2021-02-23T11:58:49.011581
loan:fico
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/442
prov:type ln:FICOScore
ln:created_at 2021-02-21T00:24:24.223959
ln:fico_range_high 734.0
ln:fico_range_low 730.0
actedOnBehalfOf
wasAssociatedWith
used
ex:machine/2c2a79264728
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
ex:process_application/442
activity
plan
prov:startTime 2021-02-24T16:34:09.631665
prov:endTime 2021-02-24T16:34:09.635292
prov:type ln:AssessingLoanApplication
loan:pipeline/1
prov:type sk:pipeline.Pipeline
wasAssociatedWith
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
py:loan_features/442
used
prov:type pd:Series
ln:attr_addr_state_FL 1.0
ln:attr_dti 17.85
ln:attr_earliest_cr_line 2000.0
ln:attr_emp_length 3.0
ln:attr_fico_score 732.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 196.61
ln:attr_int_rate 11.06
ln:attr_loan_amnt 6000.0
ln:attr_log_annual_inc 5.041396633271932
ln:attr_log_revol_bal 4.450156695406595
ln:attr_open_acc 12.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 44.9
ln:attr_sub_grade_B3 1.0
ln:attr_term 36.0
ln:attr_total_acc 21.0
ex:classify_loans/442
activity
prov:startTime 2021-02-24T16:34:09.632371
prov:endTime 2021-02-24T16:34:09.634503
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/442
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.16037681438046716
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/442/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved