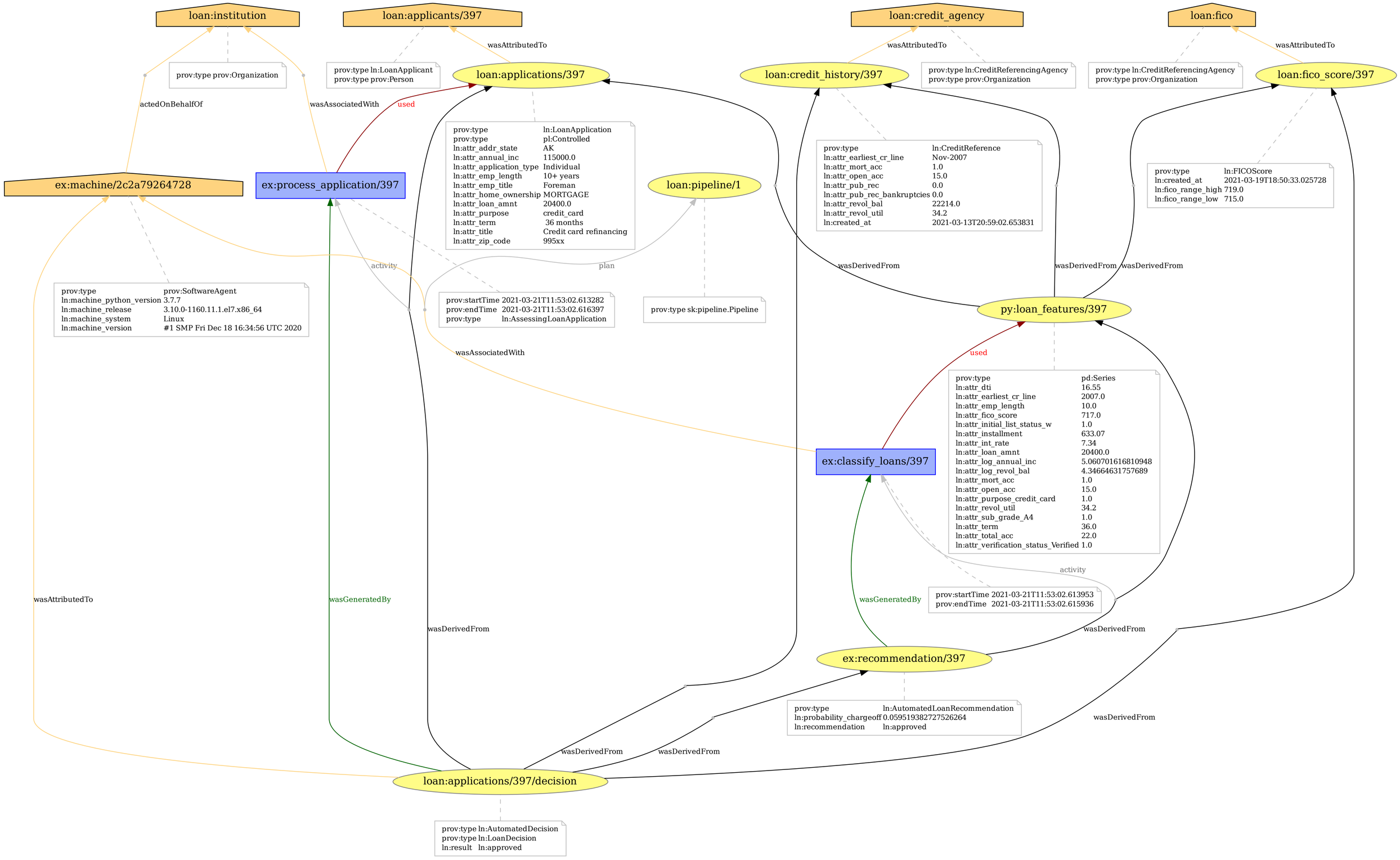
loan:institution
loan:applicants/397
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/397
loan:credit_history/397
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/397
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state AK
ln:attr_annual_inc 115000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Foreman
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 20400.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 995xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Nov-2007
ln:attr_mort_acc 1.0
ln:attr_open_acc 15.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 22214.0
ln:attr_revol_util 34.2
ln:created_at 2021-03-13T20:59:02.653831
prov:type ln:FICOScore
ln:created_at 2021-03-19T18:50:33.025728
ln:fico_range_high 719.0
ln:fico_range_low 715.0
ex:machine/2c2a79264728
ex:process_application/397
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 2021-03-21T11:53:02.613282
prov:endTime 2021-03-21T11:53:02.616397
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/397
wasAssociatedWith
used
prov:type pd:Series
ln:attr_dti 16.55
ln:attr_earliest_cr_line 2007.0
ln:attr_emp_length 10.0
ln:attr_fico_score 717.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 633.07
ln:attr_int_rate 7.34
ln:attr_loan_amnt 20400.0
ln:attr_log_annual_inc 5.060701616810948
ln:attr_log_revol_bal 4.34664631757689
ln:attr_mort_acc 1.0
ln:attr_open_acc 15.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 34.2
ln:attr_sub_grade_A4 1.0
ln:attr_term 36.0
ln:attr_total_acc 22.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/397
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2021-03-21T11:53:02.613953
prov:endTime 2021-03-21T11:53:02.615936
wasDerivedFrom
ex:recommendation/397
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.059519382727526264
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/397/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved