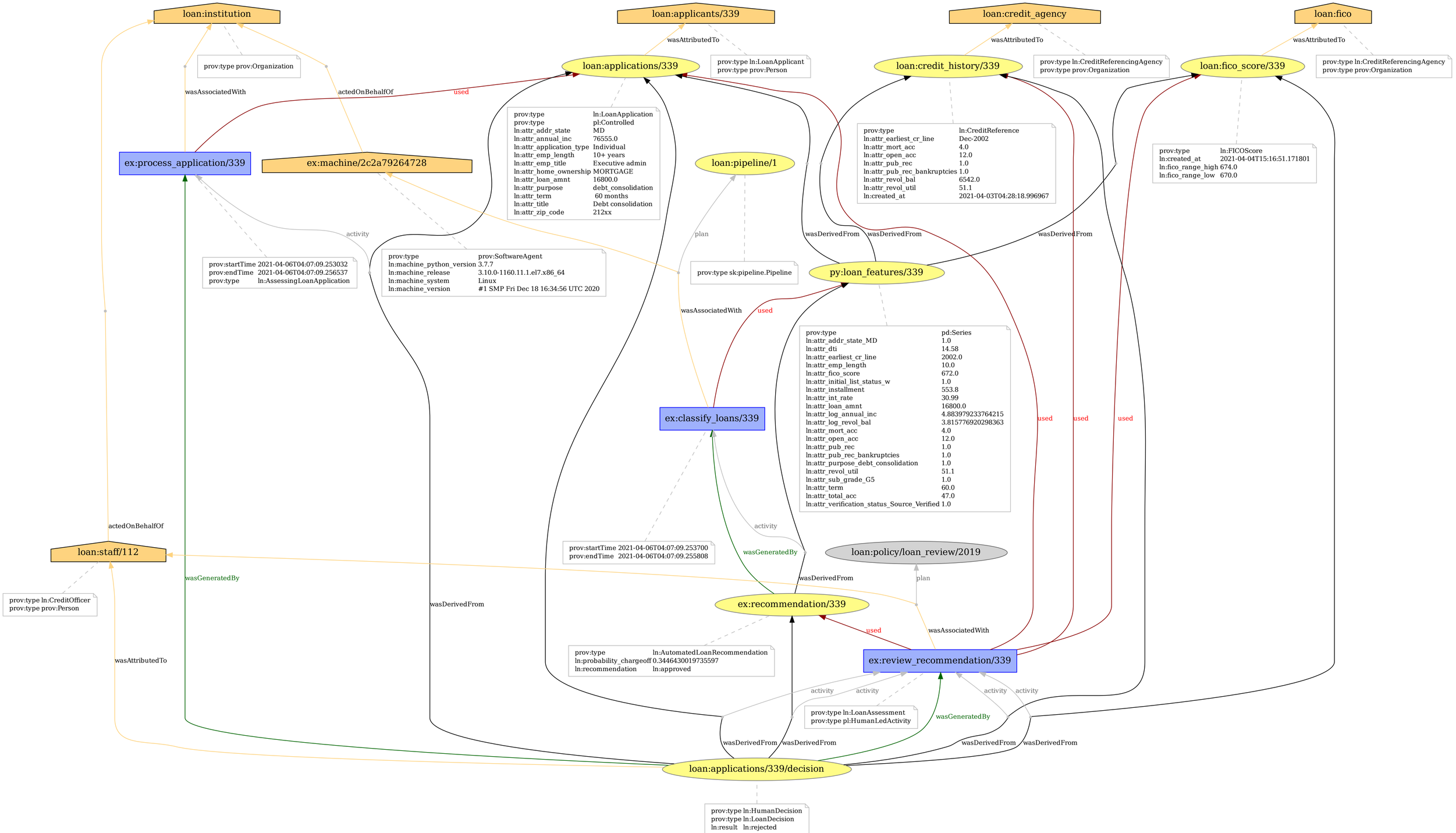
loan:institution
loan:applicants/339
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
loan:applications/339
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/339
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/339
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MD
ln:attr_annual_inc 76555.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Executive admin
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 16800.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 212xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Dec-2002
ln:attr_mort_acc 4.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 6542.0
ln:attr_revol_util 51.1
ln:created_at 2021-04-03T04:28:18.996967
prov:type ln:FICOScore
ln:created_at 2021-04-04T15:16:51.171801
ln:fico_range_high 674.0
ln:fico_range_low 670.0
ex:process_application/339
ex:machine/2c2a79264728
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2021-04-06T04:07:09.253032
prov:endTime 2021-04-06T04:07:09.256537
prov:type ln:AssessingLoanApplication
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:type sk:pipeline.Pipeline
py:loan_features/339
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MD 1.0
ln:attr_dti 14.58
ln:attr_earliest_cr_line 2002.0
ln:attr_emp_length 10.0
ln:attr_fico_score 672.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 553.8
ln:attr_int_rate 30.99
ln:attr_loan_amnt 16800.0
ln:attr_log_annual_inc 4.883979233764215
ln:attr_log_revol_bal 3.815776920298363
ln:attr_mort_acc 4.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 51.1
ln:attr_sub_grade_G5 1.0
ln:attr_term 60.0
ln:attr_total_acc 47.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/339
actedOnBehalfOf
activity
prov:startTime 2021-04-06T04:07:09.253700
prov:endTime 2021-04-06T04:07:09.255808
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/339
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.3446430019735597
ln:recommendation ln:approved
ex:review_recommendation/339
wasAttributedTo
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/339/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected