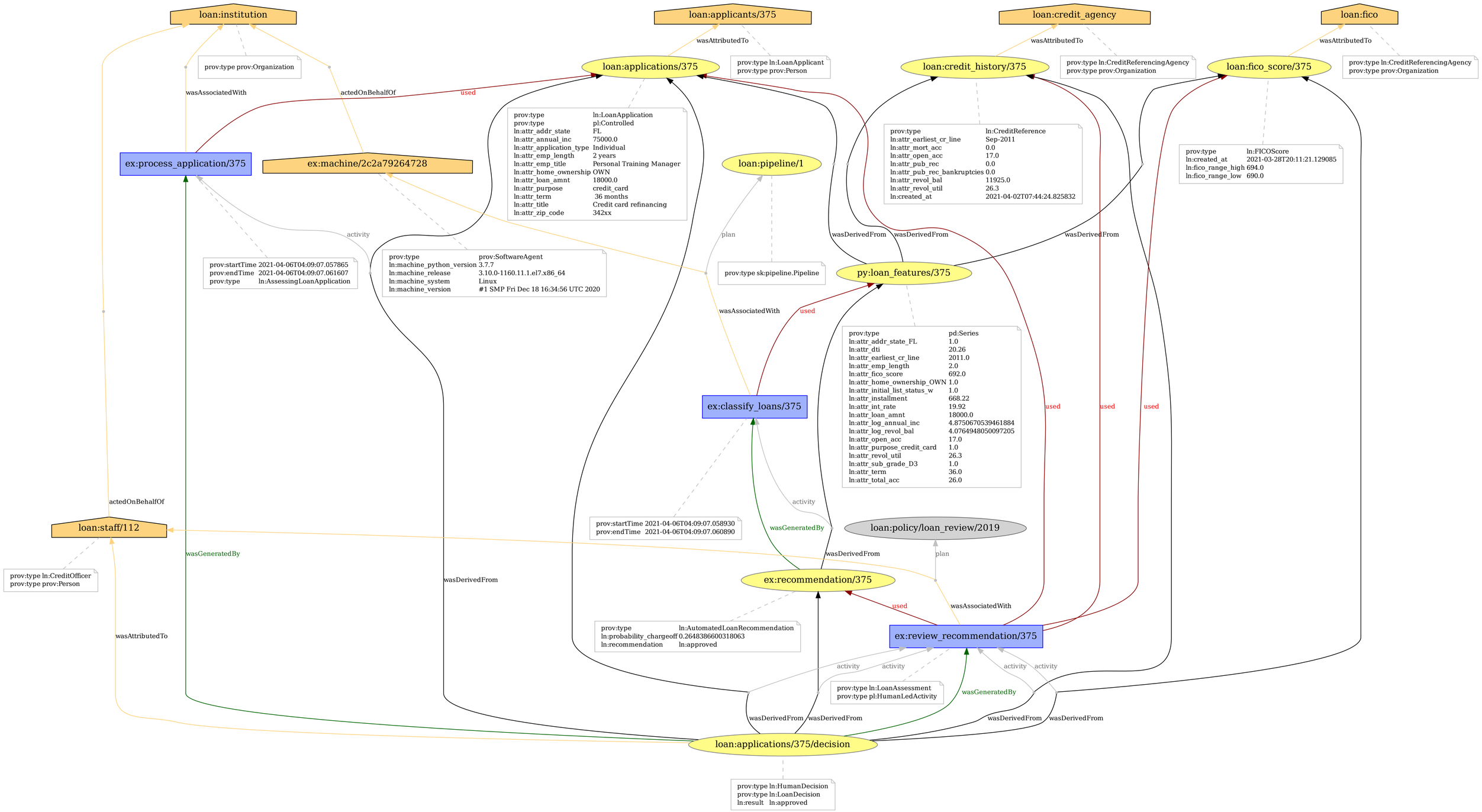
loan:institution
prov:type prov:Organization
loan:applicants/375
wasAttributedTo
loan:applications/375
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/375
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/375
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state FL
ln:attr_annual_inc 75000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Personal Training Manager
ln:attr_home_ownership OWN
ln:attr_loan_amnt 18000.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 342xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Sep-2011
ln:attr_mort_acc 0.0
ln:attr_open_acc 17.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 11925.0
ln:attr_revol_util 26.3
ln:created_at 2021-04-02T07:44:24.825832
prov:type ln:FICOScore
ln:created_at 2021-03-28T20:11:21.129085
ln:fico_range_high 694.0
ln:fico_range_low 690.0
ex:process_application/375
ex:machine/2c2a79264728
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2021-04-06T04:09:07.057865
prov:endTime 2021-04-06T04:09:07.061607
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/375
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_FL 1.0
ln:attr_dti 20.26
ln:attr_earliest_cr_line 2011.0
ln:attr_emp_length 2.0
ln:attr_fico_score 692.0
ln:attr_home_ownership_OWN 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 668.22
ln:attr_int_rate 19.92
ln:attr_loan_amnt 18000.0
ln:attr_log_annual_inc 4.8750670539461884
ln:attr_log_revol_bal 4.0764948050097205
ln:attr_open_acc 17.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 26.3
ln:attr_sub_grade_D3 1.0
ln:attr_term 36.0
ln:attr_total_acc 26.0
used
used
used
ex:classify_loans/375
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2021-04-06T04:09:07.058930
prov:endTime 2021-04-06T04:09:07.060890
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/375
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.2648386600318063
ln:recommendation ln:approved
ex:review_recommendation/375
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/375/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved