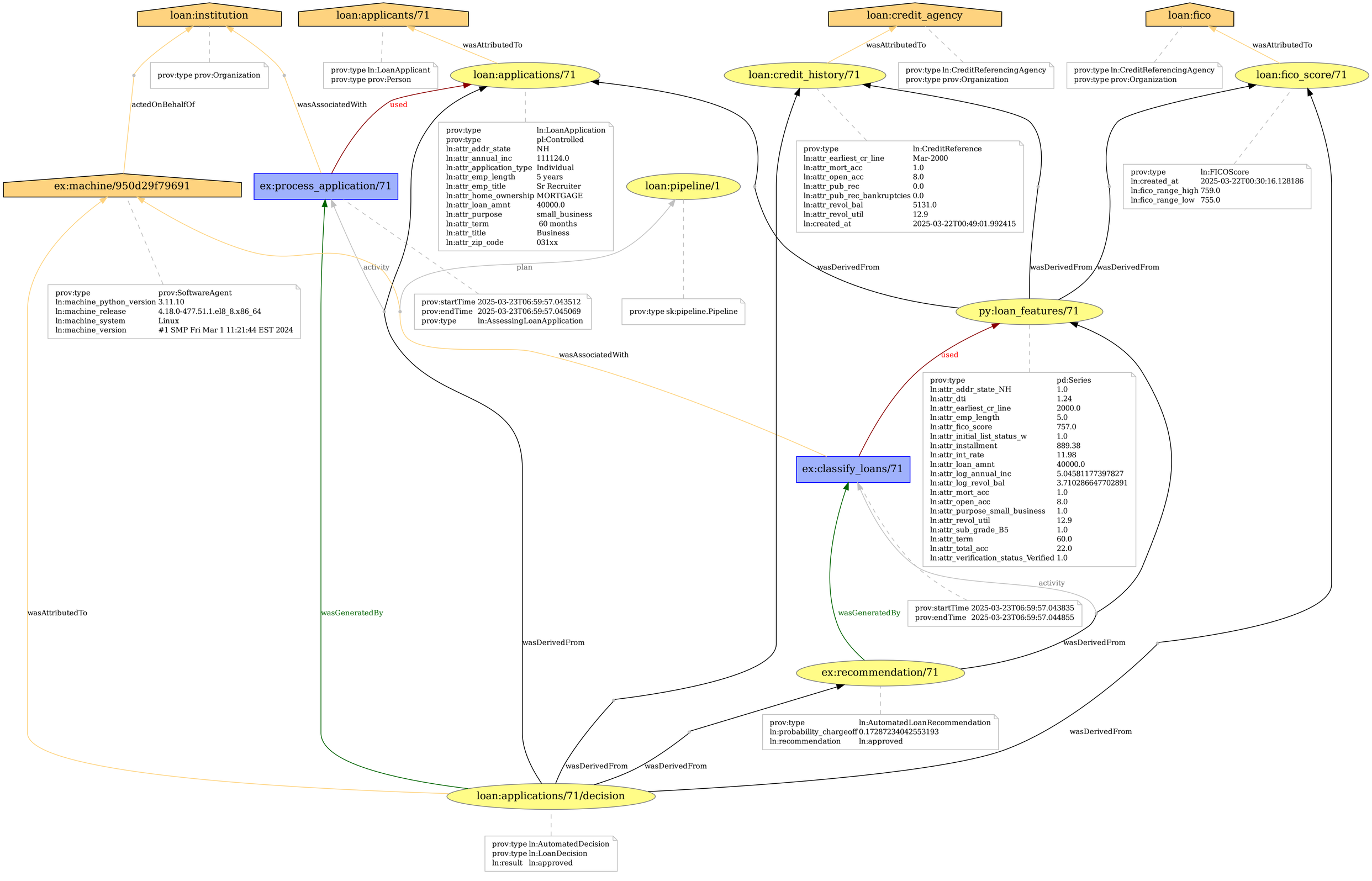
loan:institution
loan:applicants/71
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/71
loan:credit_history/71
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/71
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NH
ln:attr_annual_inc 111124.0
ln:attr_application_type Individual
ln:attr_emp_length 5 years
ln:attr_emp_title Sr Recruiter
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 40000.0
ln:attr_purpose small_business
ln:attr_term 60 months
ln:attr_title Business
ln:attr_zip_code 031xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Mar-2000
ln:attr_mort_acc 1.0
ln:attr_open_acc 8.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 5131.0
ln:attr_revol_util 12.9
ln:created_at 2025-03-22T00:49:01.992415
prov:type ln:FICOScore
ln:created_at 2025-03-22T00:30:16.128186
ln:fico_range_high 759.0
ln:fico_range_low 755.0
ex:machine/950d29f79691
ex:process_application/71
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:type prov:SoftwareAgent
ln:machine_python_version 3.11.10
ln:machine_release 4.18.0-477.51.1.el8_8.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Fri Mar 1 11:21:44 EST 2024
prov:startTime 2025-03-23T06:59:57.043512
prov:endTime 2025-03-23T06:59:57.045069
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/71
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NH 1.0
ln:attr_dti 1.24
ln:attr_earliest_cr_line 2000.0
ln:attr_emp_length 5.0
ln:attr_fico_score 757.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 889.38
ln:attr_int_rate 11.98
ln:attr_loan_amnt 40000.0
ln:attr_log_annual_inc 5.04581177397827
ln:attr_log_revol_bal 3.710286647702891
ln:attr_mort_acc 1.0
ln:attr_open_acc 8.0
ln:attr_purpose_small_business 1.0
ln:attr_revol_util 12.9
ln:attr_sub_grade_B5 1.0
ln:attr_term 60.0
ln:attr_total_acc 22.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/71
activity
prov:startTime 2025-03-23T06:59:57.043835
prov:endTime 2025-03-23T06:59:57.044855
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
ex:recommendation/71
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.17287234042553193
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/71/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved