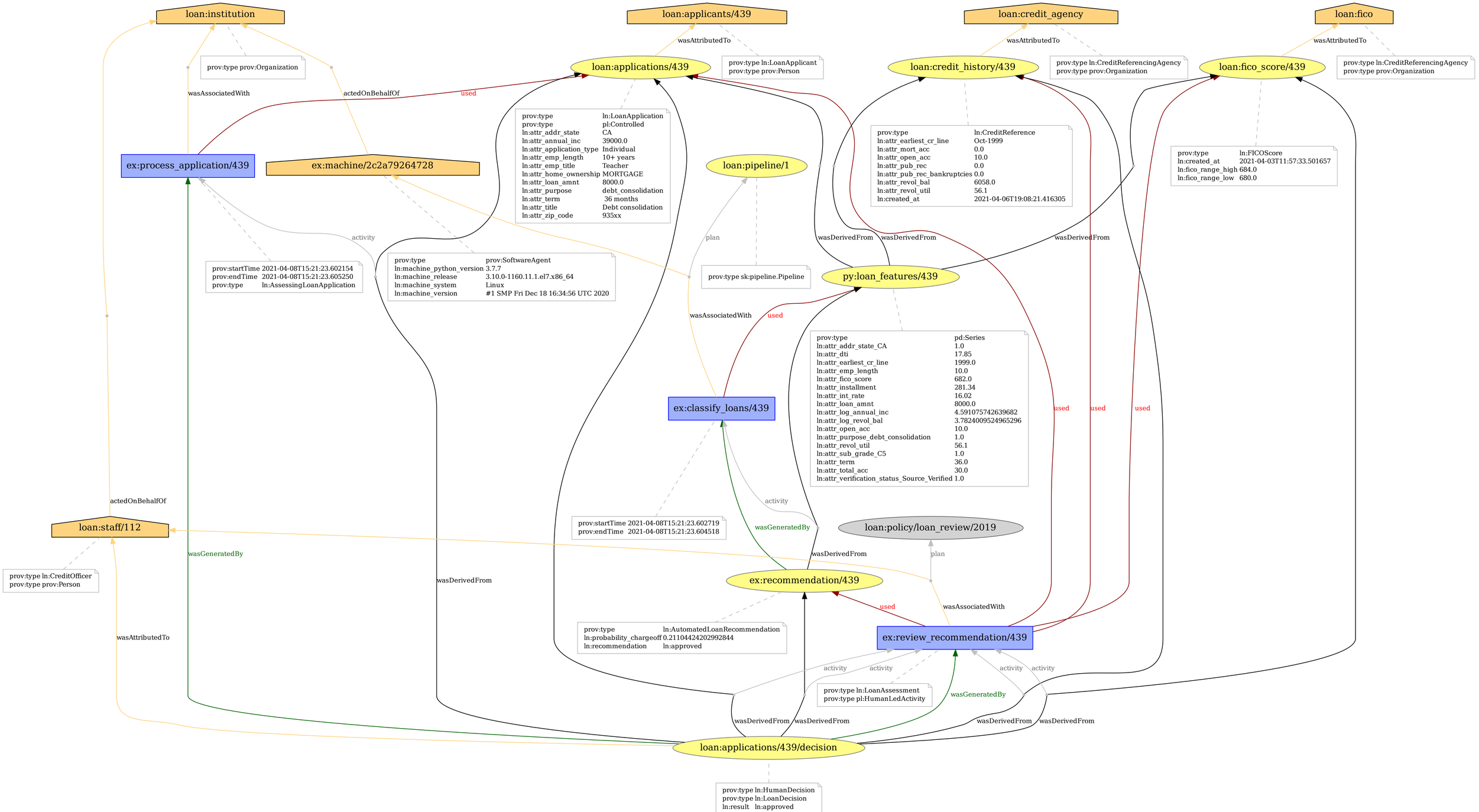
loan:institution
prov:type prov:Organization
loan:applicants/439
wasAttributedTo
loan:applications/439
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/439
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/439
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
ex:process_application/439
ex:machine/2c2a79264728
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 39000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Teacher
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 8000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 935xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-1999
ln:attr_mort_acc 0.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 6058.0
ln:attr_revol_util 56.1
ln:created_at 2021-04-06T19:08:21.416305
prov:type ln:FICOScore
ln:created_at 2021-04-03T11:57:33.501657
ln:fico_range_high 684.0
ln:fico_range_low 680.0
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2021-04-08T15:21:23.602154
prov:endTime 2021-04-08T15:21:23.605250
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/439
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 17.85
ln:attr_earliest_cr_line 1999.0
ln:attr_emp_length 10.0
ln:attr_fico_score 682.0
ln:attr_installment 281.34
ln:attr_int_rate 16.02
ln:attr_loan_amnt 8000.0
ln:attr_log_annual_inc 4.591075742639682
ln:attr_log_revol_bal 3.7824009524965296
ln:attr_open_acc 10.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 56.1
ln:attr_sub_grade_C5 1.0
ln:attr_term 36.0
ln:attr_total_acc 30.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/439
activity
wasGeneratedBy
prov:startTime 2021-04-08T15:21:23.602719
prov:endTime 2021-04-08T15:21:23.604518
loan:policy/loan_review/2019
plan
actedOnBehalfOf
loan:staff/112
wasGeneratedBy
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
wasDerivedFrom
ex:recommendation/439
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.21104424202992844
ln:recommendation ln:approved
wasAttributedTo
ex:review_recommendation/439
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/439/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved