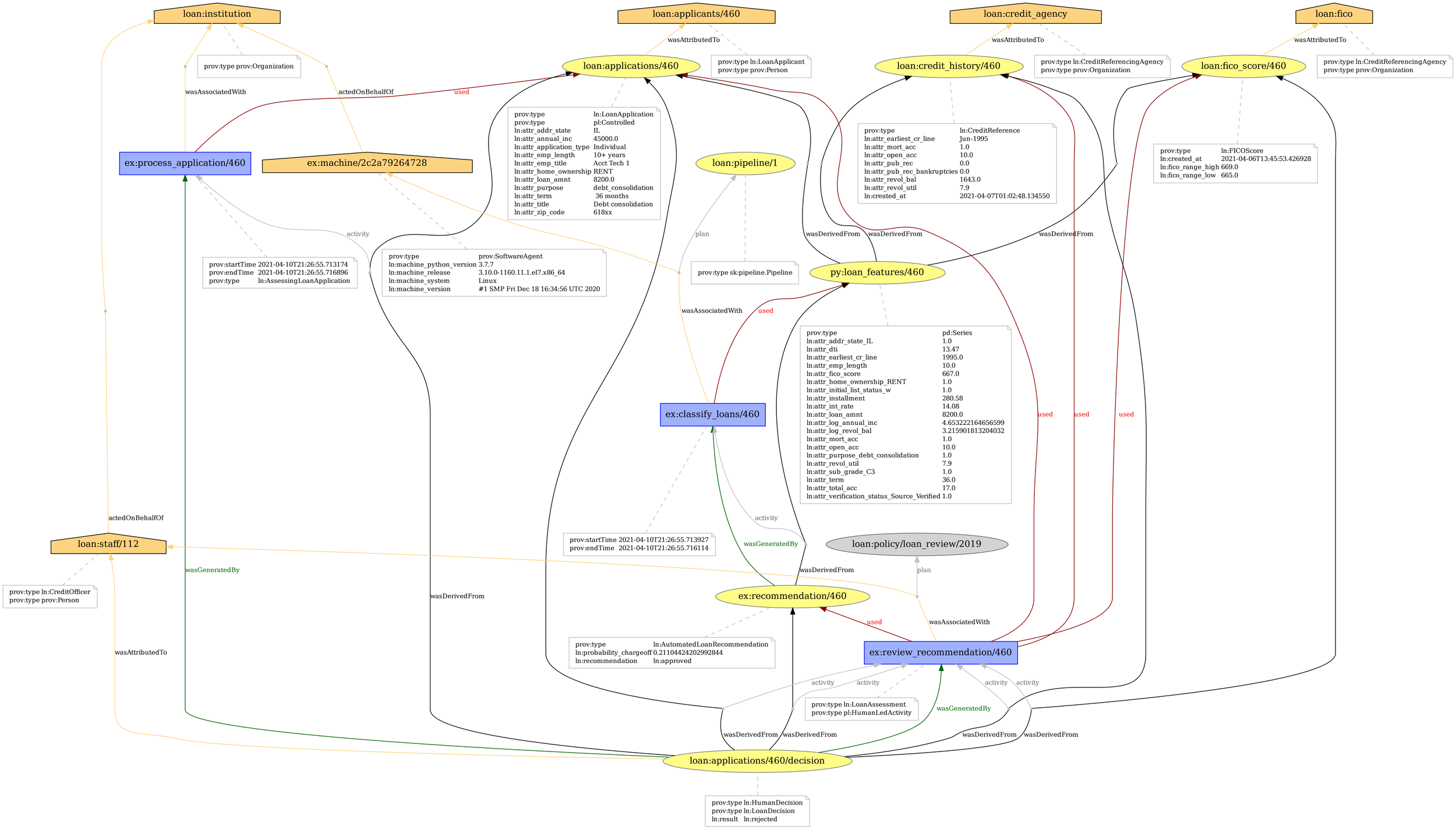
loan:institution
loan:applicants/460
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/460
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/460
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/460
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IL
ln:attr_annual_inc 45000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Acct Tech 1
ln:attr_home_ownership RENT
ln:attr_loan_amnt 8200.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 618xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-1995
ln:attr_mort_acc 1.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 1643.0
ln:attr_revol_util 7.9
ln:created_at 2021-04-07T01:02:48.134550
prov:type ln:FICOScore
ln:created_at 2021-04-06T13:45:53.426928
ln:fico_range_high 669.0
ln:fico_range_low 665.0
ex:process_application/460
ex:machine/2c2a79264728
loan:pipeline/1
activity
plan
wasDerivedFrom
prov:startTime 2021-04-10T21:26:55.713174
prov:endTime 2021-04-10T21:26:55.716896
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/460
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_IL 1.0
ln:attr_dti 13.47
ln:attr_earliest_cr_line 1995.0
ln:attr_emp_length 10.0
ln:attr_fico_score 667.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 280.58
ln:attr_int_rate 14.08
ln:attr_loan_amnt 8200.0
ln:attr_log_annual_inc 4.653222164656599
ln:attr_log_revol_bal 3.215901813204032
ln:attr_mort_acc 1.0
ln:attr_open_acc 10.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 7.9
ln:attr_sub_grade_C3 1.0
ln:attr_term 36.0
ln:attr_total_acc 17.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/460
loan:staff/112
actedOnBehalfOf
wasGeneratedBy
prov:type ln:CreditOfficer
prov:type prov:Person
wasAttributedTo
prov:startTime 2021-04-10T21:26:55.713927
prov:endTime 2021-04-10T21:26:55.716114
loan:policy/loan_review/2019
ex:recommendation/460
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.211044242029928 44
ln:recommendation ln:approved
ex:review_recommendation/460
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
loan:applications/460/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected