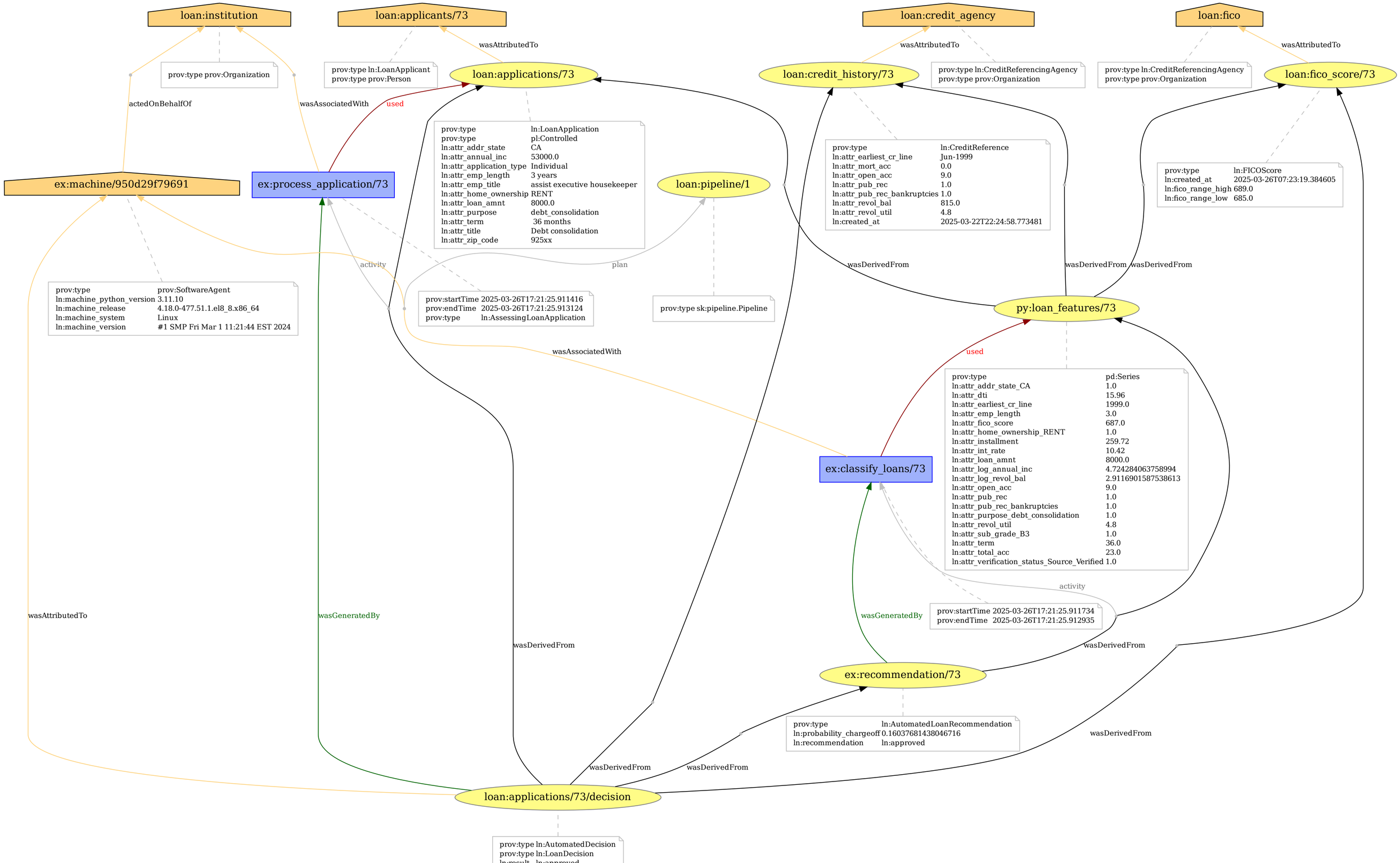
loan:institution
prov:type prov:Organization
loan:applicants/73
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/73
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 53000.0
ln:attr_application_type Individual
ln:attr_emp_length 3 years
ln:attr_emp_title assist executive housekeeper
ln:attr_home_ownership RENT
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 925xx
actedOnBehalfOf
wasAssociatedWith
used
ex:machine/950d29f79691
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
ex:process_application/73
activity
plan
loan:pipeline/1
prov:type sk:pipeline.Pipeline
prov:startTime 2025-03-26T17:21:25.911416
prov:endTime 2025-03-26T17:21:25.913124
prov:type ln:AssessingLoanApplication
wasAssociatedWith
loan:credit_agency
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:credit_history/73
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-1999
ln:attr_mort_acc 0.0
ln:attr_open_acc 9.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 815.0
ln:attr_revol_util 4.8
ln:created_at 2025-03-22T22:24:58.773481
loan:fico
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/73
prov:type ln:FICOScore
ln:created_at 2025-03-26T07:23:19.384605
ln:fico_range_high 689.0
ln:fico_range_low 685.0
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
py:loan_features/73
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 15.96
ln:attr_earliest_cr_line 1999.0
ln:attr_emp_length 3.0
ln:attr_fico_score 687.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 259.72
ln:attr_int_rate 10.42
ln:attr_loan_amnt 8000.0
ln:attr_log_annual_inc 4.724284063758994
ln:attr_log_revol_bal 2.9116901587538613
ln:attr_open_acc 9.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 4.8
ln:attr_sub_grade_B3 1.0
ln:attr_term 36.0
ln:attr_total_acc 23.0
ln:attr_verification_status_Source_Verified 1.0
used
ex:classify_loans/73
activity
prov:startTime 2025-03-26T17:21:25.911734
prov:endTime 2025-03-26T17:21:25.912935
wasGeneratedBy
wasDerivedFrom
ex:recommendation/73
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.16037681438046716
ln:recommendation ln:approved
wasDerivedFrom
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/73/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved