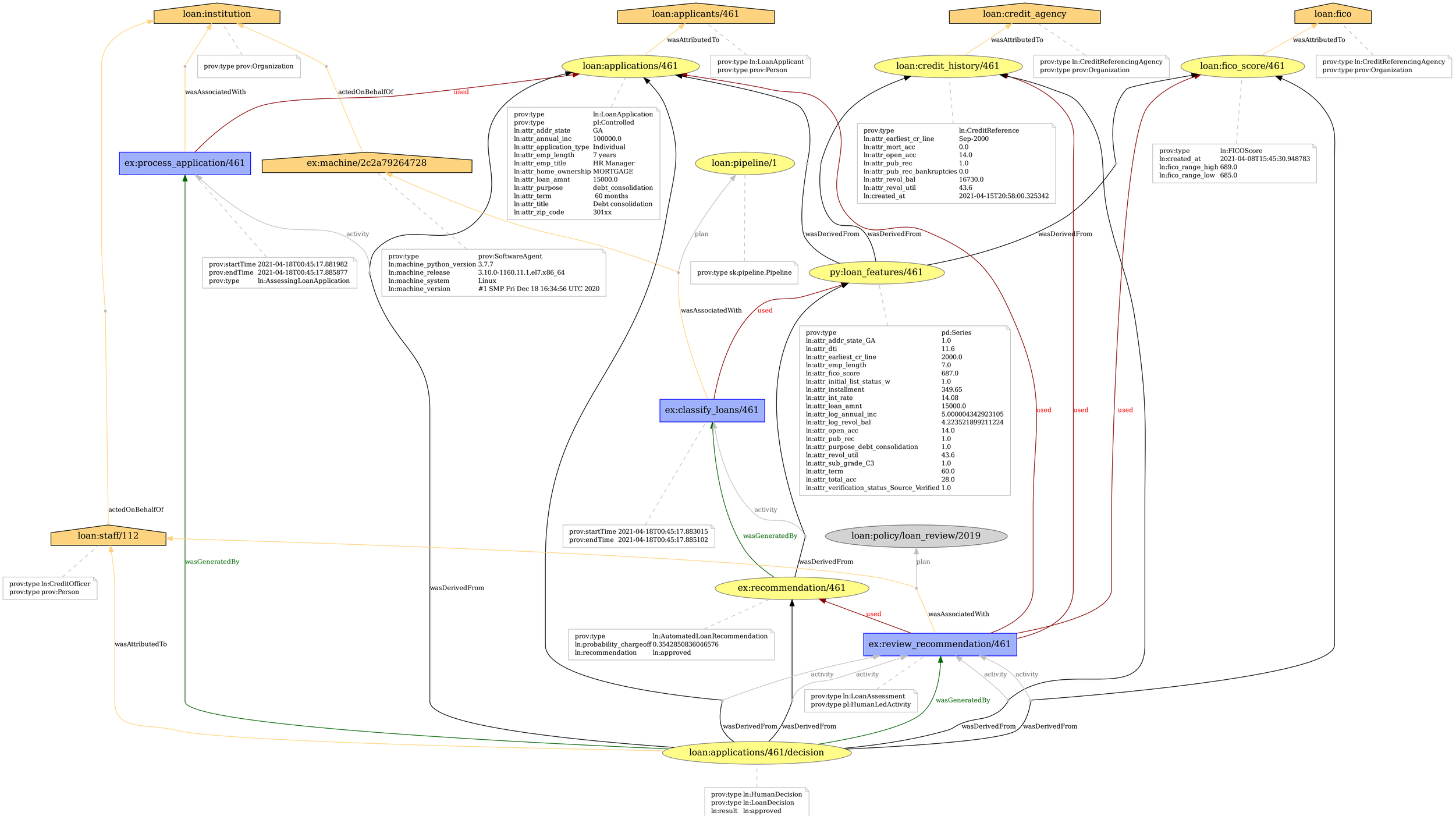
loan:institution
prov:type prov:Organization
loan:applicants/461
wasAttributedTo
loan:applications/461
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/461
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/461
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
ex:process_application/461
ex:machine/2c2a79264728
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state GA
ln:attr_annual_inc 100000.0
ln:attr_application_type Individual
ln:attr_emp_length 7 years
ln:attr_emp_title HR Manager
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 15000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 301xx
loan:pipeline/1
prov:type ln:CreditReference
ln:attr_earliest_cr_line Sep-2000
ln:attr_mort_acc 0.0
ln:attr_open_acc 14.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 16730.0
ln:attr_revol_util 43.6
ln:created_at 2021-04-15T20:58:00.325342
prov:type ln:FICOScore
ln:created_at 2021-04-08T15:45:30.948783
ln:fico_range_high 689.0
ln:fico_range_low 685.0
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2021-04-18T00:45:17.881982
prov:endTime 2021-04-18T00:45:17.885877
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/461
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_GA 1.0
ln:attr_dti 11.6
ln:attr_earliest_cr_line 2000.0
ln:attr_emp_length 7.0
ln:attr_fico_score 687.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 349.65
ln:attr_int_rate 14.08
ln:attr_loan_amnt 15000.0
ln:attr_log_annual_inc 5.000004342923105
ln:attr_log_revol_bal 4.223521899211224
ln:attr_open_acc 14.0
ln:attr_pub_rec 1.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 43.6
ln:attr_sub_grade_C3 1.0
ln:attr_term 60.0
ln:attr_total_acc 28.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/461
activity
actedOnBehalfOf
prov:startTime 2021-04-18T00:45:17.883015
prov:endTime 2021-04-18T00:45:17.885102
wasGeneratedBy
loan:staff/112
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/461
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.3542850836046576
ln:recommendation ln:approved
ex:review_recommendation/461
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/461/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved