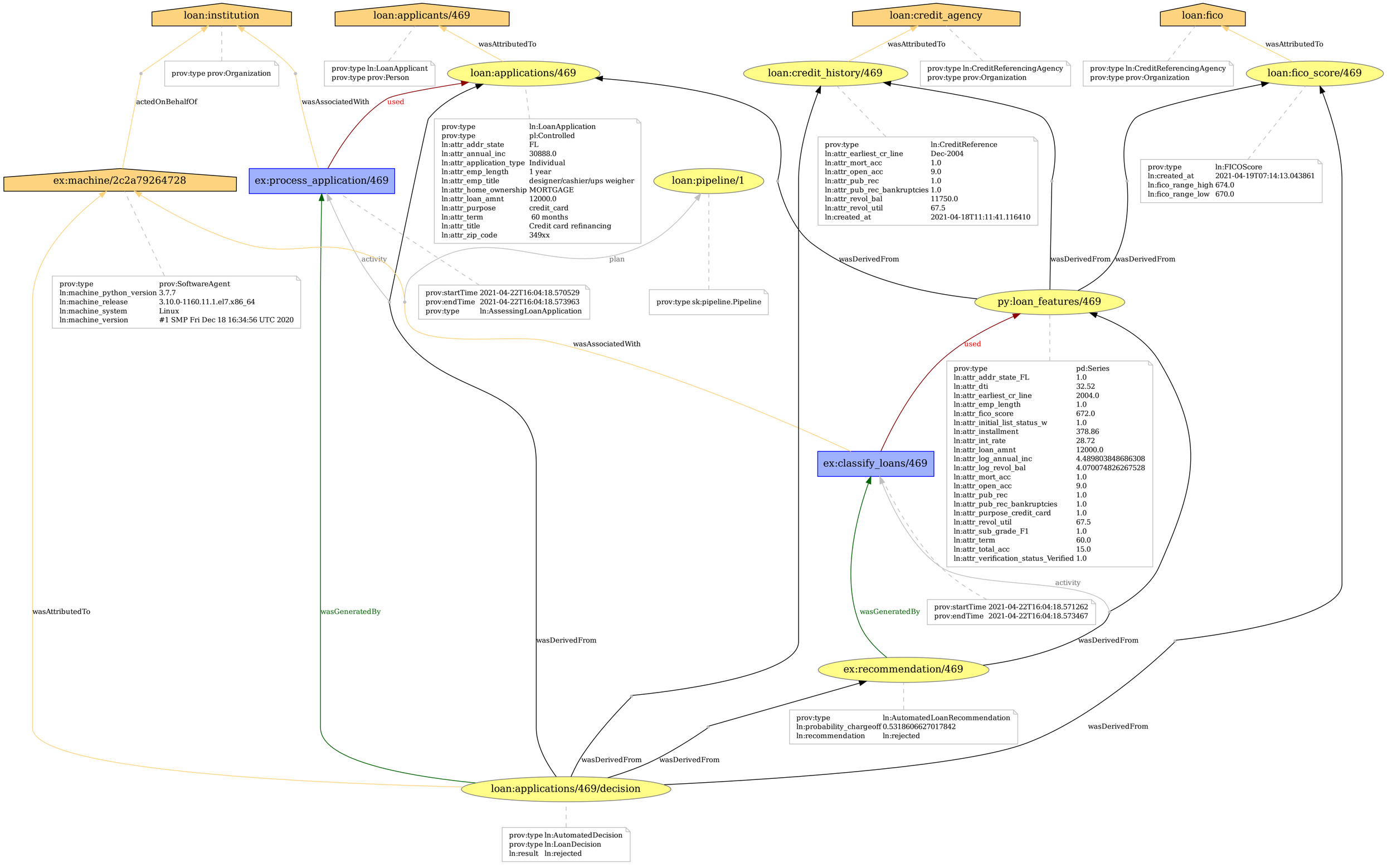
loan:institution
loan:applicants/469
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/469
loan:credit_history/469
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/469
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state FL
ln:attr_annual_inc 30888.0
ln:attr_application_type Individual
ln:attr_emp_length 1 year
ln:attr_emp_title designer/cashier/ups weigher
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 12000.0
ln:attr_purpose credit_card
ln:attr_term 60 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 349xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Dec-2004
ln:attr_mort_acc 1.0
ln:attr_open_acc 9.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 11750.0
ln:attr_revol_util 67.5
ln:created_at 2021-04-18T11:11:41.116410
prov:type ln:FICOScore
ln:created_at 2021-04-19T07:14:13.043861
ln:fico_range_high 674.0
ln:fico_range_low 670.0
ex:machine/2c2a79264728
ex:process_application/469
loan:pipeline/1
activity
plan
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:startTime 2021-04-22T16:04:18.570529
prov:endTime 2021-04-22T16:04:18.573963
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
py:loan_features/469
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_FL 1.0
ln:attr_dti 32.52
ln:attr_earliest_cr_line 2004.0
ln:attr_emp_length 1.0
ln:attr_fico_score 672.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 378.86
ln:attr_int_rate 28.72
ln:attr_loan_amnt 12000.0
ln:attr_log_annual_inc 4.489803848686308
ln:attr_log_revol_bal 4.070074826267528
ln:attr_mort_acc 1.0
ln:attr_open_acc 9.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 67.5
ln:attr_sub_grade_F1 1.0
ln:attr_term 60.0
ln:attr_total_acc 15.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/469
activity
prov:startTime 2021-04-22T16:04:18.571262
prov:endTime 2021-04-22T16:04:18.573467
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/469
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.5318606627017842
ln:recommendation ln:rejected
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/469/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:rejected