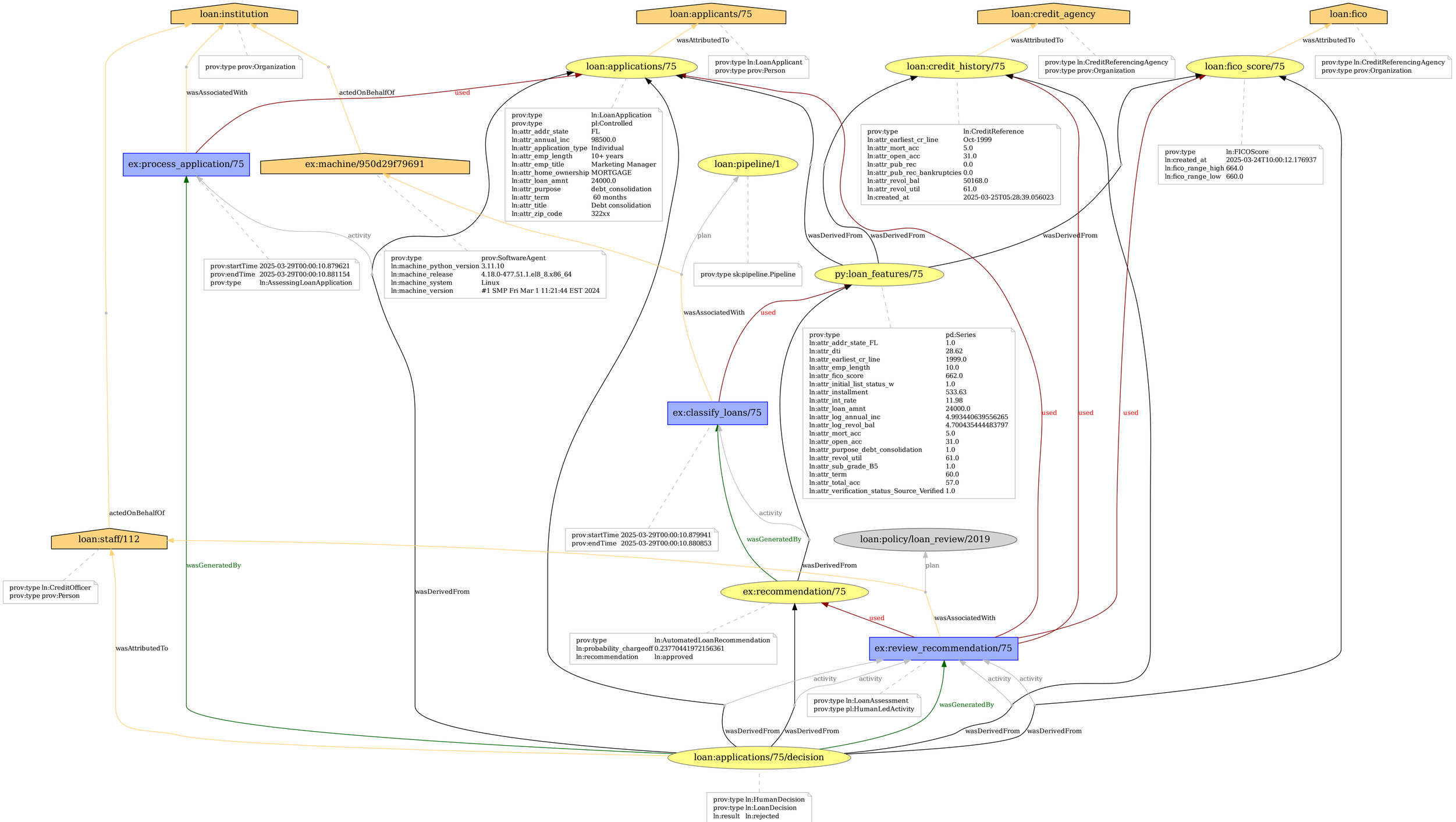
loan:institution
prov:type prov:Organization
loan:applicants/75
wasAttributedTo
loan:applications/75
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/75
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/75
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
ex:process_application/75
ex:machine/950d29f79691
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state FL
ln:attr_annual_inc 98500.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Marketing Manager
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 24000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 322xx
loan:pipeline/1
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-1999
ln:attr_mort_acc 5.0
ln:attr_open_acc 31.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 50168.0
ln:attr_revol_util 61.0
ln:created_at 2025-03-25T05:28:39.056023
prov:type ln:FICOScore
ln:created_at 2025-03-24T10:00:12.176937
ln:fico_range_high 664.0
ln:fico_range_low 660.0
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2025-03-29T00:00:10.879621
prov:endTime 2025-03-29T00:00:10.881154
prov:type ln:AssessingLoanApplication
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
prov:type sk:pipeline.Pipeline
py:loan_features/75
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_FL 1.0
ln:attr_dti 28.62
ln:attr_earliest_cr_line 1999.0
ln:attr_emp_length 10.0
ln:attr_fico_score 662.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 533.63
ln:attr_int_rate 11.98
ln:attr_loan_amnt 24000.0
ln:attr_log_annual_inc 4.993440639556265
ln:attr_log_revol_bal 4.700435444483797
ln:attr_mort_acc 5.0
ln:attr_open_acc 31.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 61.0
ln:attr_sub_grade_B5 1.0
ln:attr_term 60.0
ln:attr_total_acc 57.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/75
activity
wasGenerated By
actedOnBehalfOf
loan:staff/112
prov:startTime 2025-03-29T00:00:10.879941
prov:endTime 2025-03-29T00:00:10.880853
loan:policy/loan_review/2019
plan
wasGeneratedBy
wasDerivedFrom
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/75
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.2377044197215636 1
ln:recommendation ln:approved
ex:review_recommendation/75
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/75/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected