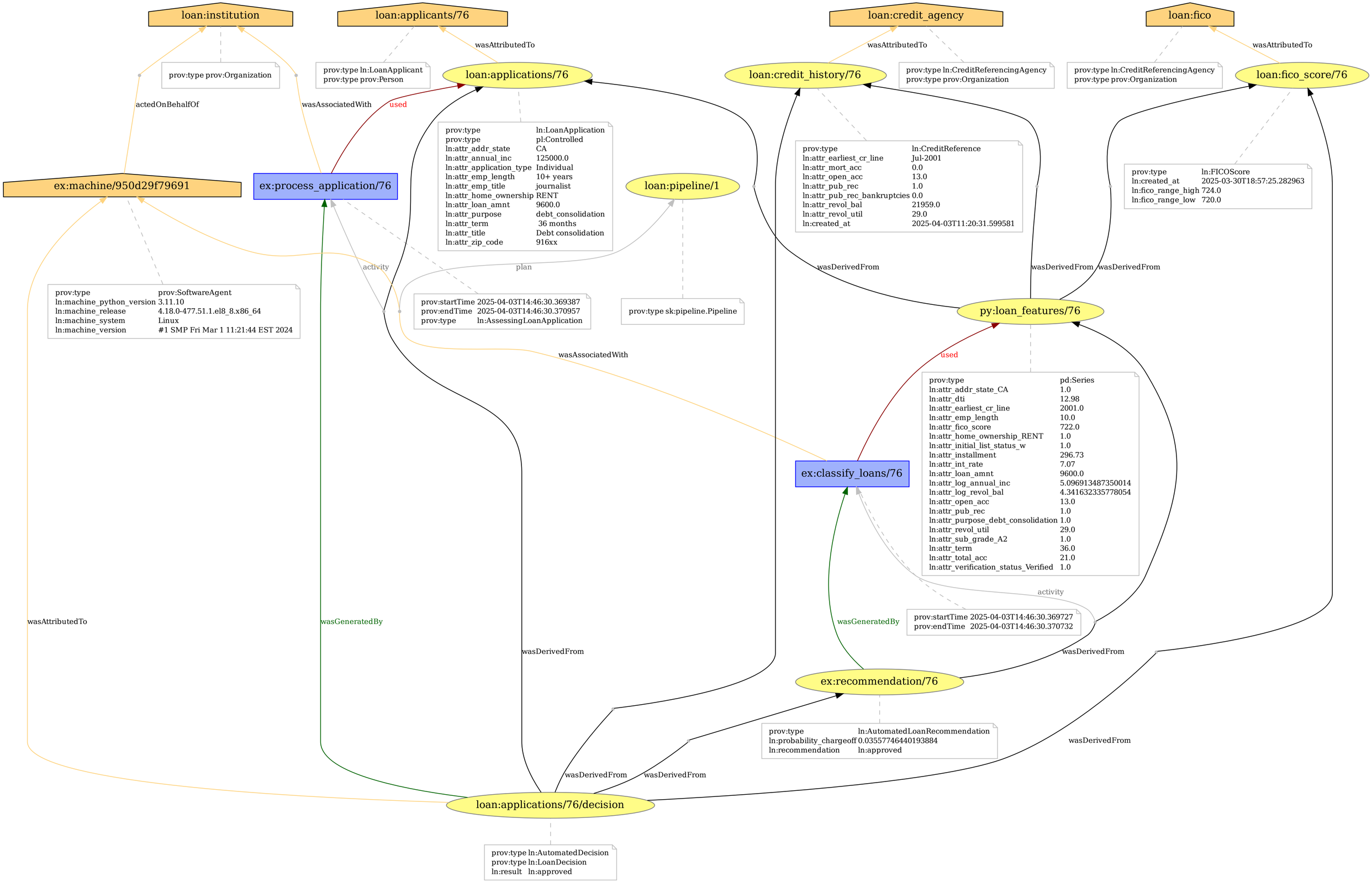
loan:institution
prov:type prov:Organization
loan:applicants/76
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/76
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 125000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title journalist
ln:attr_home_ownership RENT
ln:attr_loan_amnt 9600.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 916xx
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/76
activity
plan
prov:startTime 2025-04-03T14:46:30.369387
prov:endTime 2025-04-03T14:46:30.370957
prov:type ln:AssessingLoanApplication
loan:pipeline/1
prov:type sk:pipeline.Pipeline
wasAssociatedWith
loan:credit_agency
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
loan:credit_history/76
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jul-2001
ln:attr_mort_acc 0.0
ln:attr_open_acc 13.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 21959.0
ln:attr_revol_util 29.0
ln:created_at 2025-04-03T11:20:31.599581
wasDerivedFrom
loan:fico
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
loan:fico_score/76
prov:type ln:FICOScore
ln:created_at 2025-03-30T18:57:25.282963
ln:fico_range_high 724.0
ln:fico_range_low 720.0
wasDerivedFrom
wasDerivedFrom
py:loan_features/76
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 12.98
ln:attr_earliest_cr_line 2001.0
ln:attr_emp_length 10.0
ln:attr_fico_score 722.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 296.73
ln:attr_int_rate 7.07
ln:attr_loan_amnt 9600.0
ln:attr_log_annual_inc 5.096913487350014
ln:attr_log_revol_bal 4.341632335778054
ln:attr_open_acc 13.0
ln:attr_pub_rec 1.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 29.0
ln:attr_sub_grade_A2 1.0
ln:attr_term 36.0
ln:attr_total_acc 21.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/76
activity
prov:startTime 2025-04-03T14:46:30.369727
prov:endTime 2025-04-03T14:46:30.370732
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/76
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/76/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved