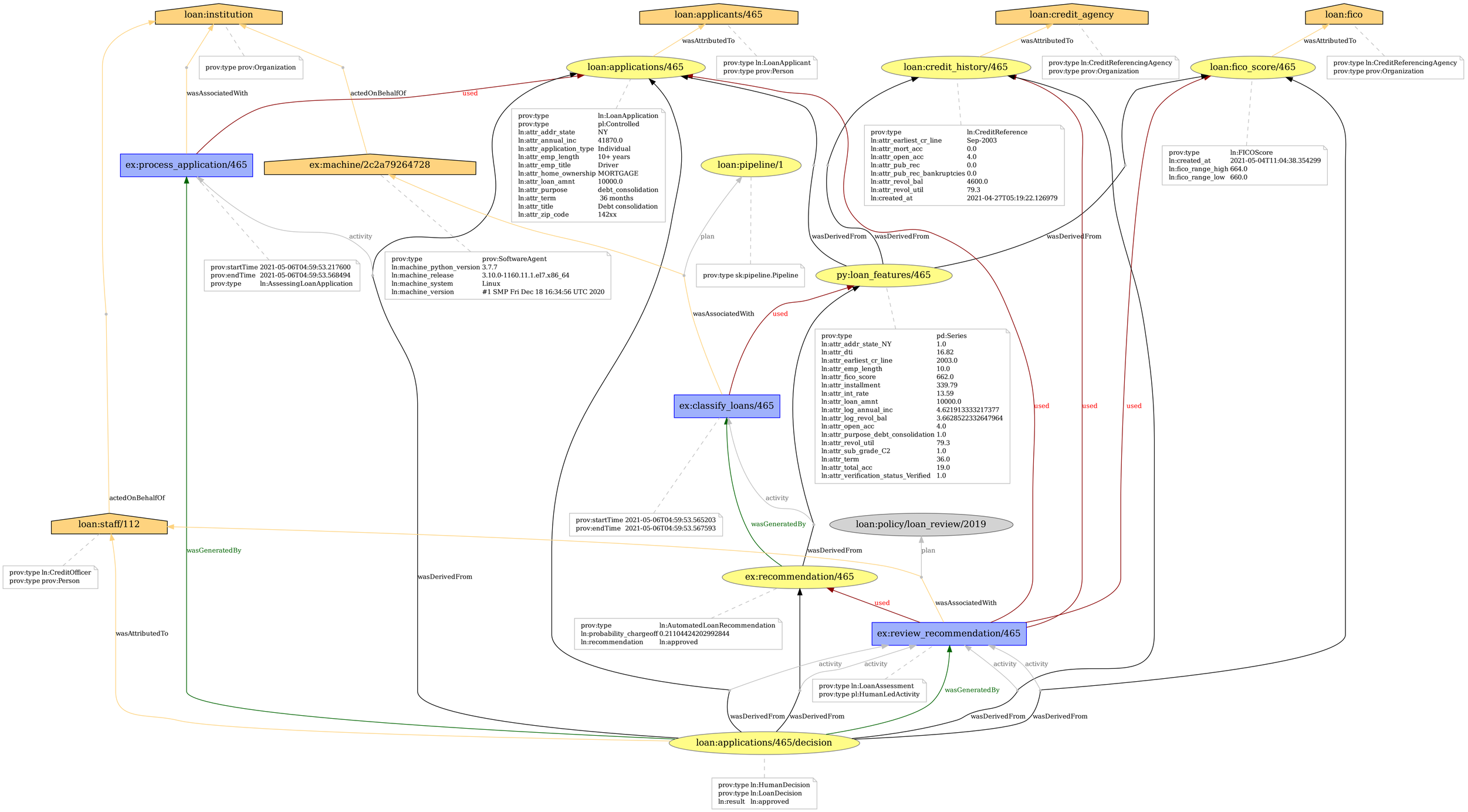
loan:institution
loan:applicants/465
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
wasAttributedTo
wasAttributedTo
loan:applications/465
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/465
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/465
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NY
ln:attr_annual_inc 41870.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Driver
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 10000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 142xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Sep-2003
ln:attr_mort_acc 0.0
ln:attr_open_acc 4.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 4600.0
ln:attr_revol_util 79.3
ln:created_at 2021-04-27T05:19:22.126979
prov:type ln:FICOScore
ln:created_at 2021-05-04T11:04:38.354299
ln:fico_range_high 664.0
ln:fico_range_low 660.0
ex:process_application/465
ex:machine/2c2a79264728
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2021-05-06T04:59:53.217600
prov:endTime 2021-05-06T04:59:53.568494
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/465
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NY 1.0
ln:attr_dti 16.82
ln:attr_earliest_cr_line 2003.0
ln:attr_emp_length 10.0
ln:attr_fico_score 662.0
ln:attr_installment 339.79
ln:attr_int_rate 13.59
ln:attr_loan_amnt 10000.0
ln:attr_log_annual_inc 4.621913333217377
ln:attr_log_revol_bal 3.6628522332647964
ln:attr_open_acc 4.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 79.3
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 19.0
ln:attr_verification_status_Verified 1.0
used
used
used
ex:classify_loans/465
actedOnBehalfOf
activity
loan:staff/112
prov:startTime 2021-05-06T04:59:53.565203
prov:endTime 2021-05-06T04:59:53.567593
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/465
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.21104424202992844
ln:recommendation ln:approved
ex:review_recommendation/465
wasAttributedTo
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/465/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved