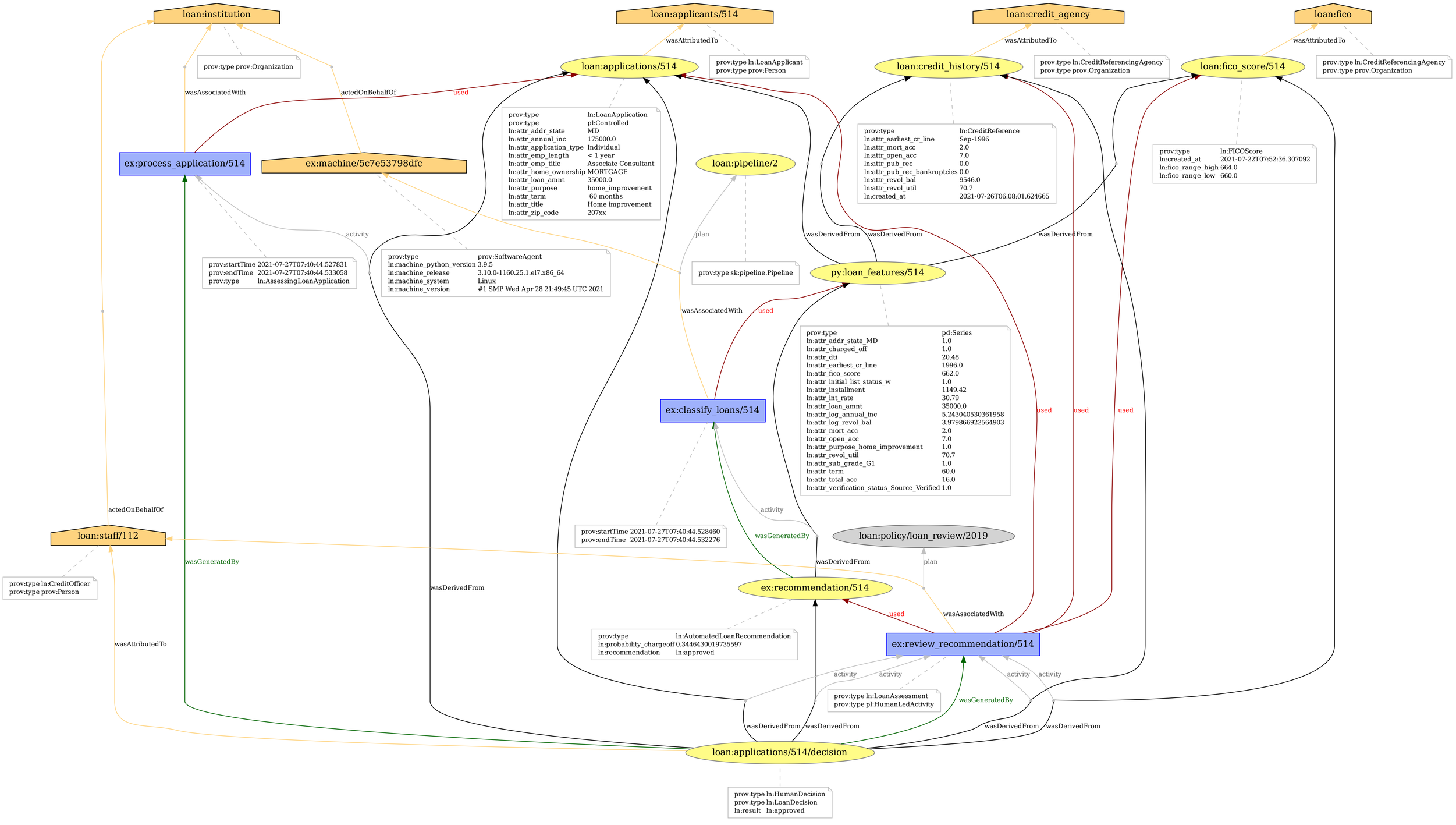
loan:institution
loan:applicants/514
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
loan:applications/514
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/514
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/514
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MD
ln:attr_annual_inc 175000.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title Associate Consultant
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 35000.0
ln:attr_purpose home_improvement
ln:attr_term 60 months
ln:attr_title Home improvement
ln:attr_zip_code 207xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Sep-1996
ln:attr_mort_acc 2.0
ln:attr_open_acc 7.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 9546.0
ln:attr_revol_util 70.7
ln:created_at 2021-07-26T06:08:01.624665
prov:type ln:FICOScore
ln:created_at 2021-07-22T07:52:36.307092
ln:fico_range_high 664.0
ln:fico_range_low 660.0
ex:process_application/514
ex:machine/5c7e53798dfc
loan:pipeline/2
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2021-07-27T07:40:44.527831
prov:endTime 2021-07-27T07:40:44.533058
prov:type ln:AssessingLoanApplication
prov:type prov:SoftwareAgent
ln:machine_python_version 3.9.5
ln:machine_release 3.10.0-1160.25.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Wed Apr 28 21:49:45 UTC 2021
prov:type sk:pipeline.Pipeline
py:loan_features/514
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MD 1.0
ln:attr_charged_off 1.0
ln:attr_dti 20.48
ln:attr_earliest_cr_line 1996.0
ln:attr_fico_score 662.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 1149.42
ln:attr_int_rate 30.79
ln:attr_loan_amnt 35000.0
ln:attr_log_annual_inc 5.243040530361958
ln:attr_log_revol_bal 3.979866922564903
ln:attr_mort_acc 2.0
ln:attr_open_acc 7.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 70.7
ln:attr_sub_grade_G1 1.0
ln:attr_term 60.0
ln:attr_total_acc 16.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/514
activity
actedOnBehalfOf
prov:startTime 2021-07-27T07:40:44.528460
prov:endTime 2021-07-27T07:40:44.532276
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/514
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.3446430019735597
ln:recommendation ln:approved
wasAttributedTo
ex:review_recommendation/514
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/514/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved