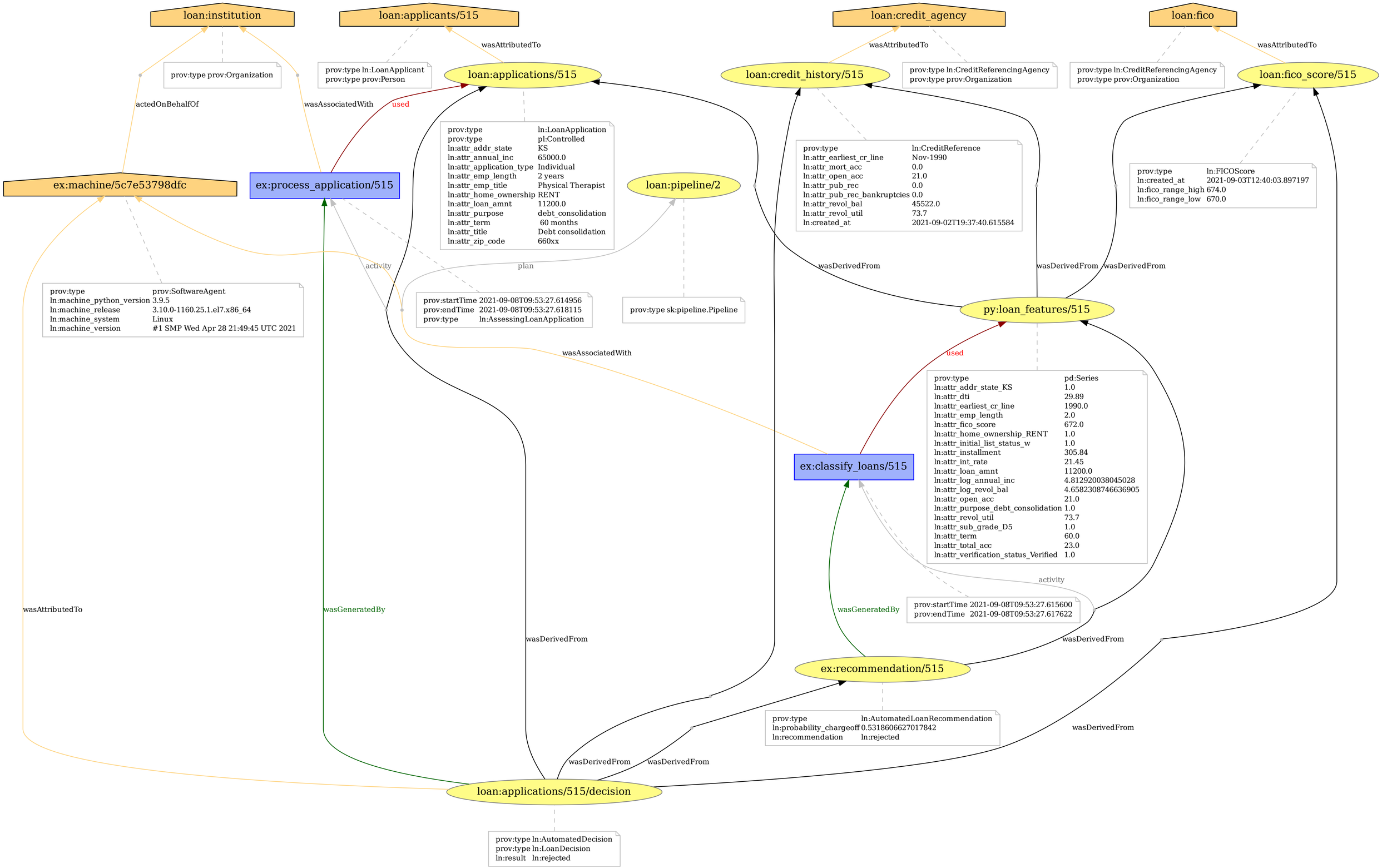
loan:institution
loan:applicants/515
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/515
loan:credit_history/515
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/515
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state KS
ln:attr_annual_inc 65000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Physical Therapist
ln:attr_home_ownership RENT
ln:attr_loan_amnt 11200.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 660xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Nov-1990
ln:attr_mort_acc 0.0
ln:attr_open_acc 21.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 45522.0
ln:attr_revol_util 73.7
ln:created_at 2021-09-02T19:37:40.615584
prov:type ln:FICOScore
ln:created_at 2021-09-03T12:40:03.897197
ln:fico_range_high 674.0
ln:fico_range_low 670.0
ex:machine/5c7e53798dfc
ex:process_application/515
loan:pipeline/2
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
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:startTime 2021-09-08T09:53:27.614956
prov:endTime 2021-09-08T09:53:27.618115
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/515
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_KS 1.0
ln:attr_dti 29.89
ln:attr_earliest_cr_line 1990.0
ln:attr_emp_length 2.0
ln:attr_fico_score 672.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 305.84
ln:attr_int_rate 21.45
ln:attr_loan_amnt 11200.0
ln:attr_log_annual_inc 4.812920038045028
ln:attr_log_revol_bal 4.6582308746636905
ln:attr_open_acc 21.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 73.7
ln:attr_sub_grade_D5 1.0
ln:attr_term 60.0
ln:attr_total_acc 23.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/515
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2021-09-08T09:53:27.615600
prov:endTime 2021-09-08T09:53:27.617622
wasDerivedFrom
ex:recommendation/515
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.5318606627017842
ln:recommendation ln:rejected
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/515/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:rejected