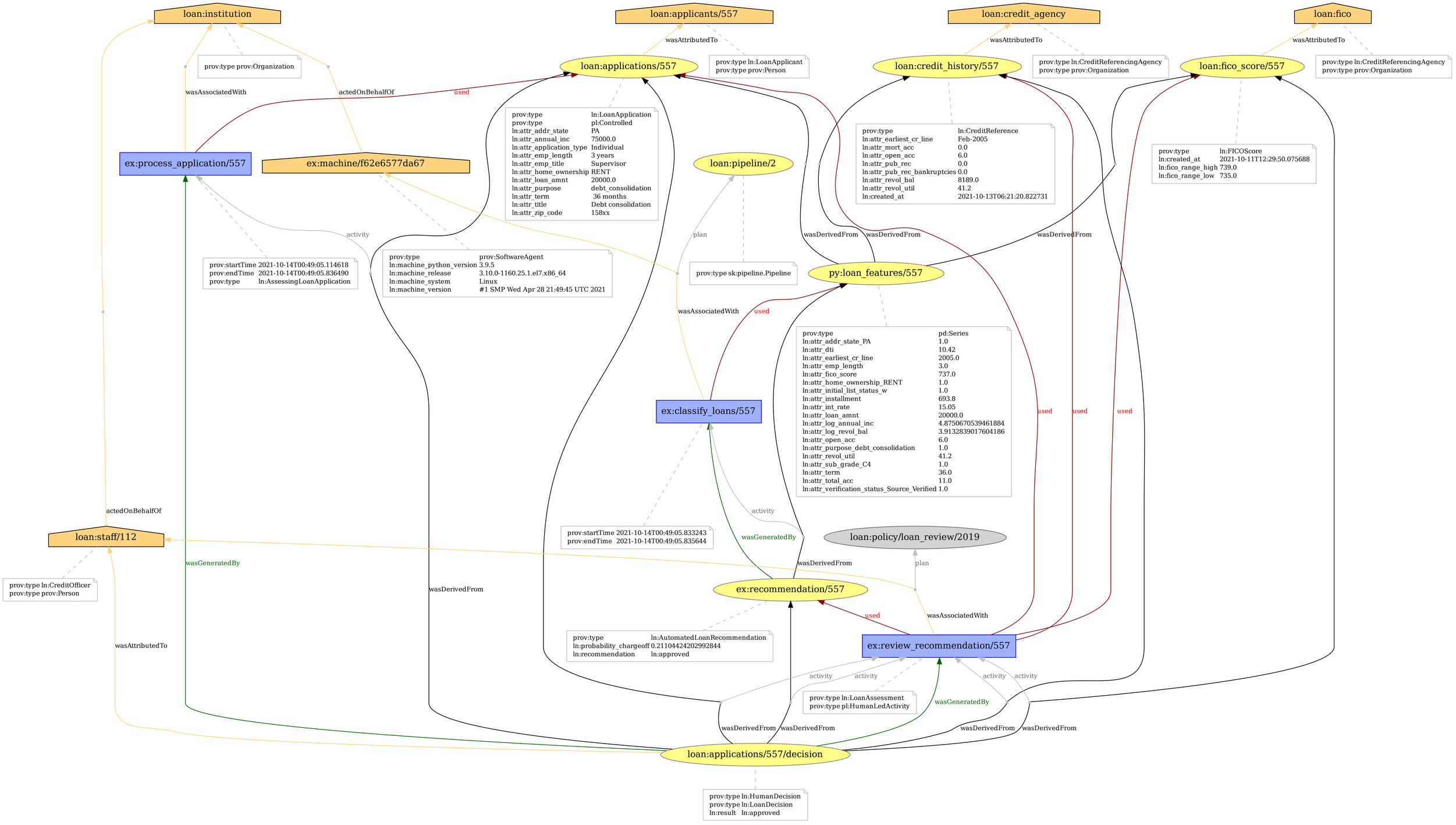
loan:institution
prov:type prov:Organization
loan:applicants/557
wasAttributedTo
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
loan:applications/557
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state PA
ln:attr_annual_inc 75000.0
ln:attr_application_type Individual
ln:attr_emp_length 3 years
ln:attr_emp_title Supervisor
ln:attr_home_ownership RENT
ln:attr_loan_amnt 20000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 158xx
loan:credit_history/557
prov:type ln:CreditReference
ln:attr_earliest_cr_line Feb-2005
ln:attr_mort_acc 0.0
ln:attr_open_acc 6.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 8189.0
ln:attr_revol_util 41.2
ln:created_at 2021-10-13T06:21:20.822731
loan:fico_score/557
prov:type ln:FICOScore
ln:created_at 2021-10-11T12:29:50.075688
ln:fico_range_high 739.0
ln:fico_range_low 735.0
ex:process_application/557
ex:machine/f62e6577da67
loan:pipeline/2
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2021-10-14T00:49:05.114618
prov:endTime 2021-10-14T00:49:05.836490
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/557
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_PA 1.0
ln:attr_dti 10.42
ln:attr_earliest_cr_line 2005.0
ln:attr_emp_length 3.0
ln:attr_fico_score 737.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 693.8
ln:attr_int_rate 15.05
ln:attr_loan_amnt 20000.0
ln:attr_log_annual_inc 4.8750670539461884
ln:attr_log_revol_bal 3.9132839017604186
ln:attr_open_acc 6.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 41.2
ln:attr_sub_grade_C4 1.0
ln:attr_term 36.0
ln:attr_total_acc 11.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/557
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2021-10-14T00:49:05.833243
prov:endTime 2021-10-14T00:49:05.835644
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/557
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.2110442420299284 4
ln:recommendation ln:approved
ex:review_recommendation/557
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/557/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved