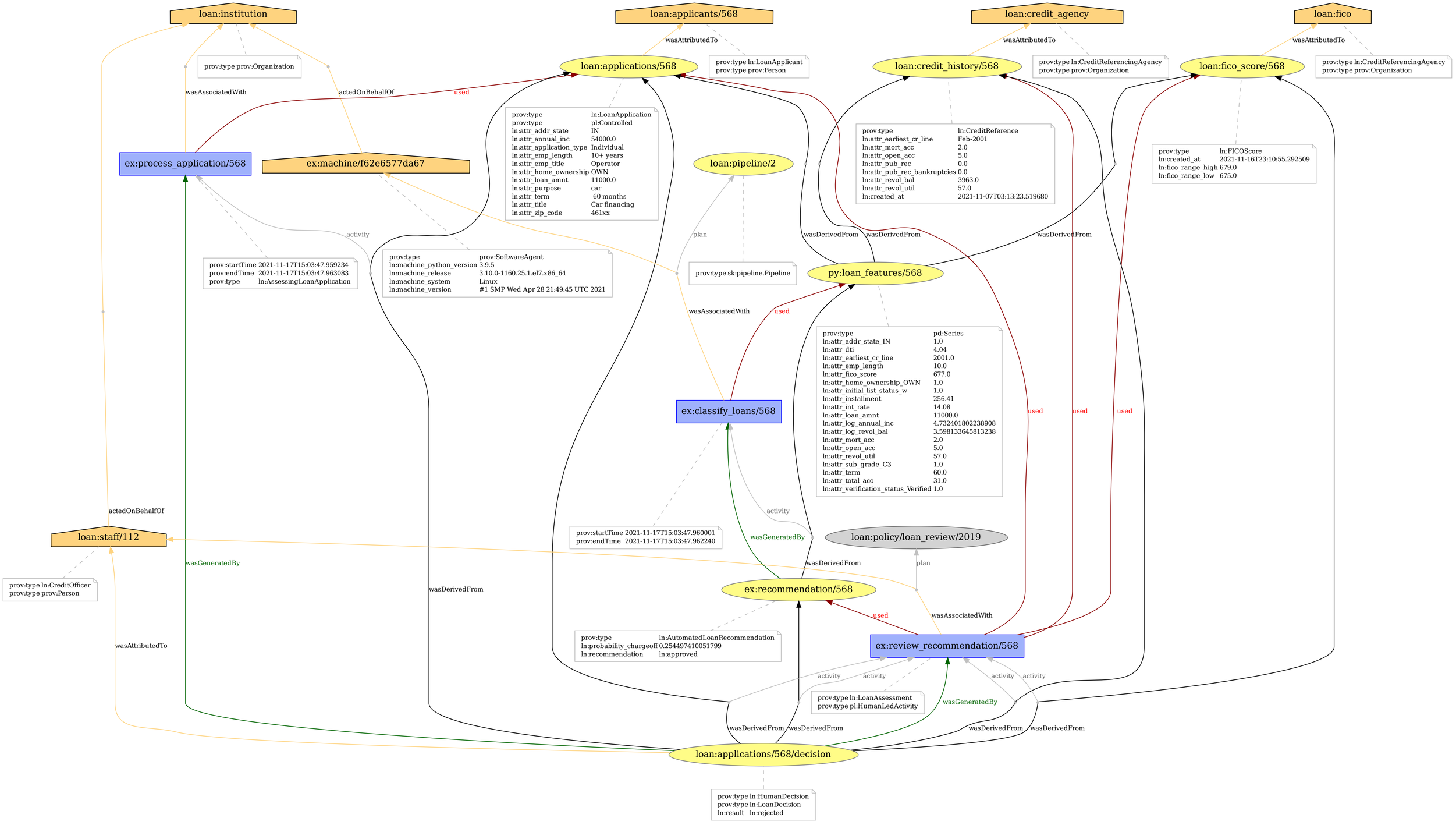
loan:institution
loan:applicants/568
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
loan:applications/568
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/568
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/568
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IN
ln:attr_annual_inc 54000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Operator
ln:attr_home_ownership OWN
ln:attr_loan_amnt 11000.0
ln:attr_purpose car
ln:attr_term 60 months
ln:attr_title Car financing
ln:attr_zip_code 461xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Feb-2001
ln:attr_mort_acc 2.0
ln:attr_open_acc 5.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 3963.0
ln:attr_revol_util 57.0
ln:created_at 2021-11-07T03:13:23.519680
prov:type ln:FICOScore
ln:created_at 2021-11-16T23:10:55.292509
ln:fico_range_high 679.0
ln:fico_range_low 675.0
ex:process_application/568
ex:machine/f62e6577da67
loan:pipeline/2
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2021-11-17T15:03:47.959234
prov:endTime 2021-11-17T15:03:47.963083
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/568
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_IN 1.0
ln:attr_dti 4.04
ln:attr_earliest_cr_line 2001.0
ln:attr_emp_length 10.0
ln:attr_fico_score 677.0
ln:attr_home_ownership_OWN 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 256.41
ln:attr_int_rate 14.08
ln:attr_loan_amnt 11000.0
ln:attr_log_annual_inc 4.732401802238908
ln:attr_log_revol_bal 3.598133645813238
ln:attr_mort_acc 2.0
ln:attr_open_acc 5.0
ln:attr_revol_util 57.0
ln:attr_sub_grade_C3 1.0
ln:attr_term 60.0
ln:attr_total_acc 31.0
ln:attr_verification_status_Verified 1.0
used
used
used
ex:classify_loans/568
actedOnBehalfOf
activity
prov:startTime 2021-11-17T15:03:47.960001
prov:endTime 2021-11-17T15:03:47.962240
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/568
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.254497410051799
ln:recommendation ln:approved
ex:review_recommendation/568
wasAttributedTo
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/568/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected