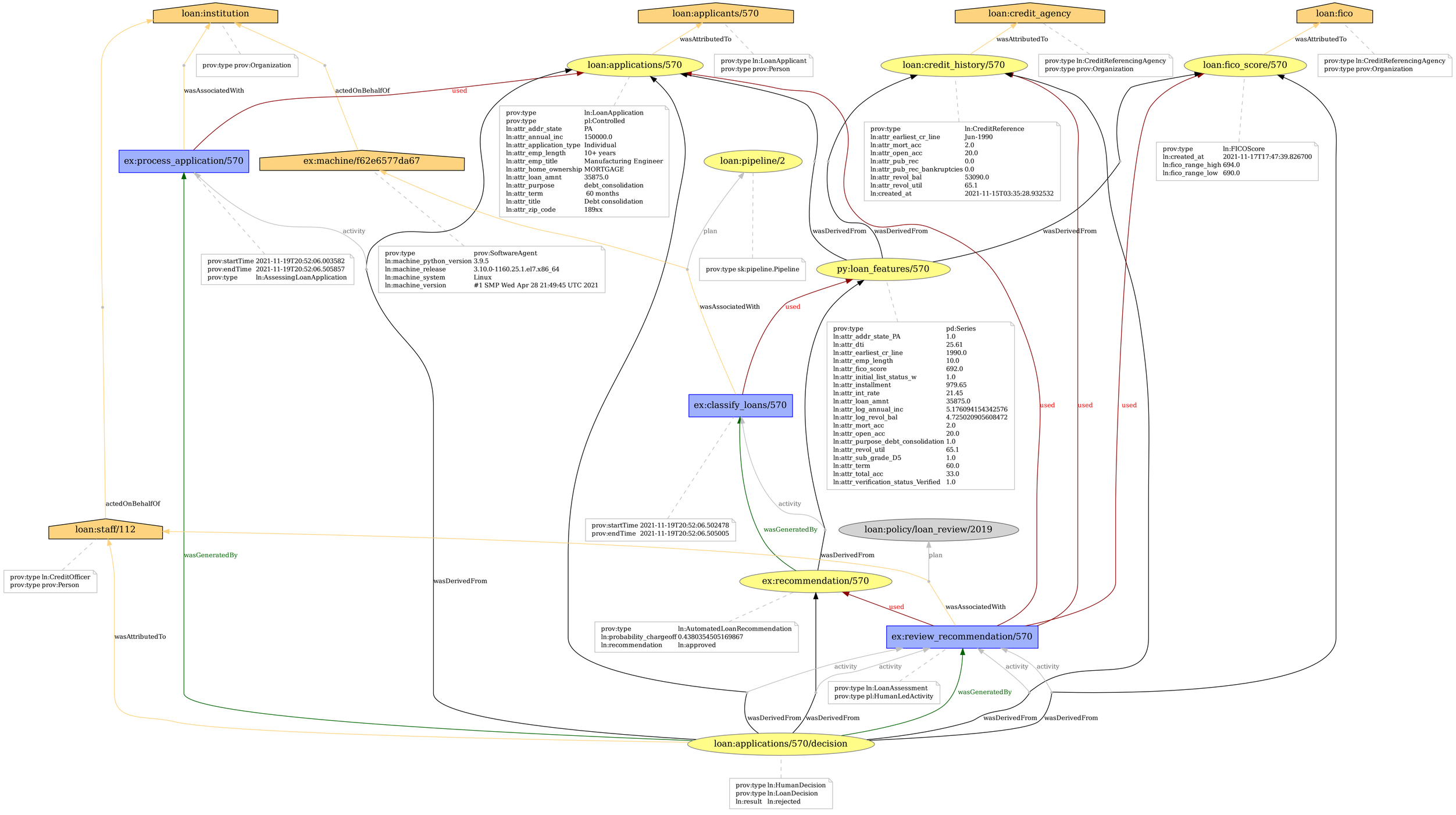
loan:institution
loan:applicants/570
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/570
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/570
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/570
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state PA
ln:attr_annual_inc 150000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Manufacturing Engineer
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 35875.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 189xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-1990
ln:attr_mort_acc 2.0
ln:attr_open_acc 20.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 53090.0
ln:attr_revol_util 65.1
ln:created_at 2021-11-15T03:35:28.932532
prov:type ln:FICOScore
ln:created_at 2021-11-17T17:47:39.826700
ln:fico_range_high 694.0
ln:fico_range_low 690.0
ex:process_application/570
ex:machine/f62e6577da67
loan:pipeline/2
activity
plan
wasDerivedFrom
prov:startTime 2021-11-19T20:52:06.003582
prov:endTime 2021-11-19T20:52:06.505857
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/570
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_PA 1.0
ln:attr_dti 25.61
ln:attr_earliest_cr_line 1990.0
ln:attr_emp_length 10.0
ln:attr_fico_score 692.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 979.65
ln:attr_int_rate 21.45
ln:attr_loan_amnt 35875.0
ln:attr_log_annual_inc 5.176094154342576
ln:attr_log_revol_bal 4.725020905608472
ln:attr_mort_acc 2.0
ln:attr_open_acc 20.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 65.1
ln:attr_sub_grade_D5 1.0
ln:attr_term 60.0
ln:attr_total_acc 33.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/570
actedOnBehalfOf
loan:staff/112
wasGeneratedBy
prov:startTime 2021-11-19T20:52:06.502478
prov:endTime 2021-11-19T20:52:06.505005
loan:policy/loan_review/2019
prov:type ln:CreditOfficer
prov:type prov:Person
wasAttributedTo
wasDerivedFrom
ex:recommendation/570
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.4380354505169867
ln:recommendation ln:approved
ex:review_recommendation/570
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
loan:applications/570/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected