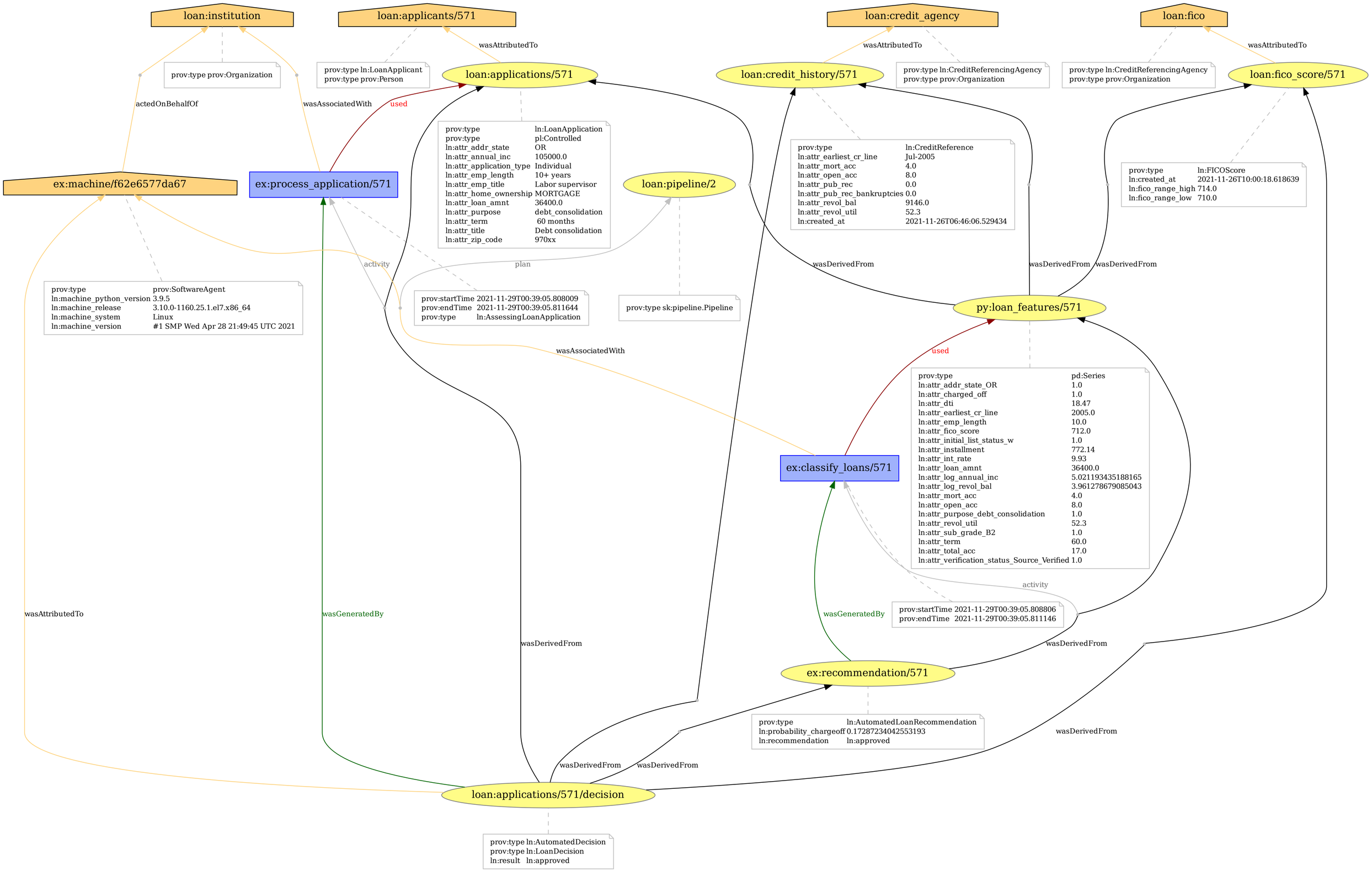
loan:institution
loan:applicants/571
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/571
loan:credit_history/571
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/571
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state OR
ln:attr_annual_inc 105000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Labor supervisor
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 36400.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 970xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jul-2005
ln:attr_mort_acc 4.0
ln:attr_open_acc 8.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 9146.0
ln:attr_revol_util 52.3
ln:created_at 2021-11-26T06:46:06.529434
prov:type ln:FICOScore
ln:created_at 2021-11-26T10:00:18.618639
ln:fico_range_high 714.0
ln:fico_range_low 710.0
ex:machine/f62e6577da67
ex:process_application/571
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 2021-11-29T00:39:05.808009
prov:endTime 2021-11-29T00:39:05.811644
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/571
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_OR 1.0
ln:attr_charged_off 1.0
ln:attr_dti 18.47
ln:attr_earliest_cr_line 2005.0
ln:attr_emp_length 10.0
ln:attr_fico_score 712.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 772.14
ln:attr_int_rate 9.93
ln:attr_loan_amnt 36400.0
ln:attr_log_annual_inc 5.021193435188165
ln:attr_log_revol_bal 3.961278679085043
ln:attr_mort_acc 4.0
ln:attr_open_acc 8.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 52.3
ln:attr_sub_grade_B2 1.0
ln:attr_term 60.0
ln:attr_total_acc 17.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/571
activity
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
prov:startTime 2021-11-29T00:39:05.808806
prov:endTime 2021-11-29T00:39:05.811146
wasDerivedFrom
wasDerivedFrom
ex:recommendation/571
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.17287234042553193
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/571/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved