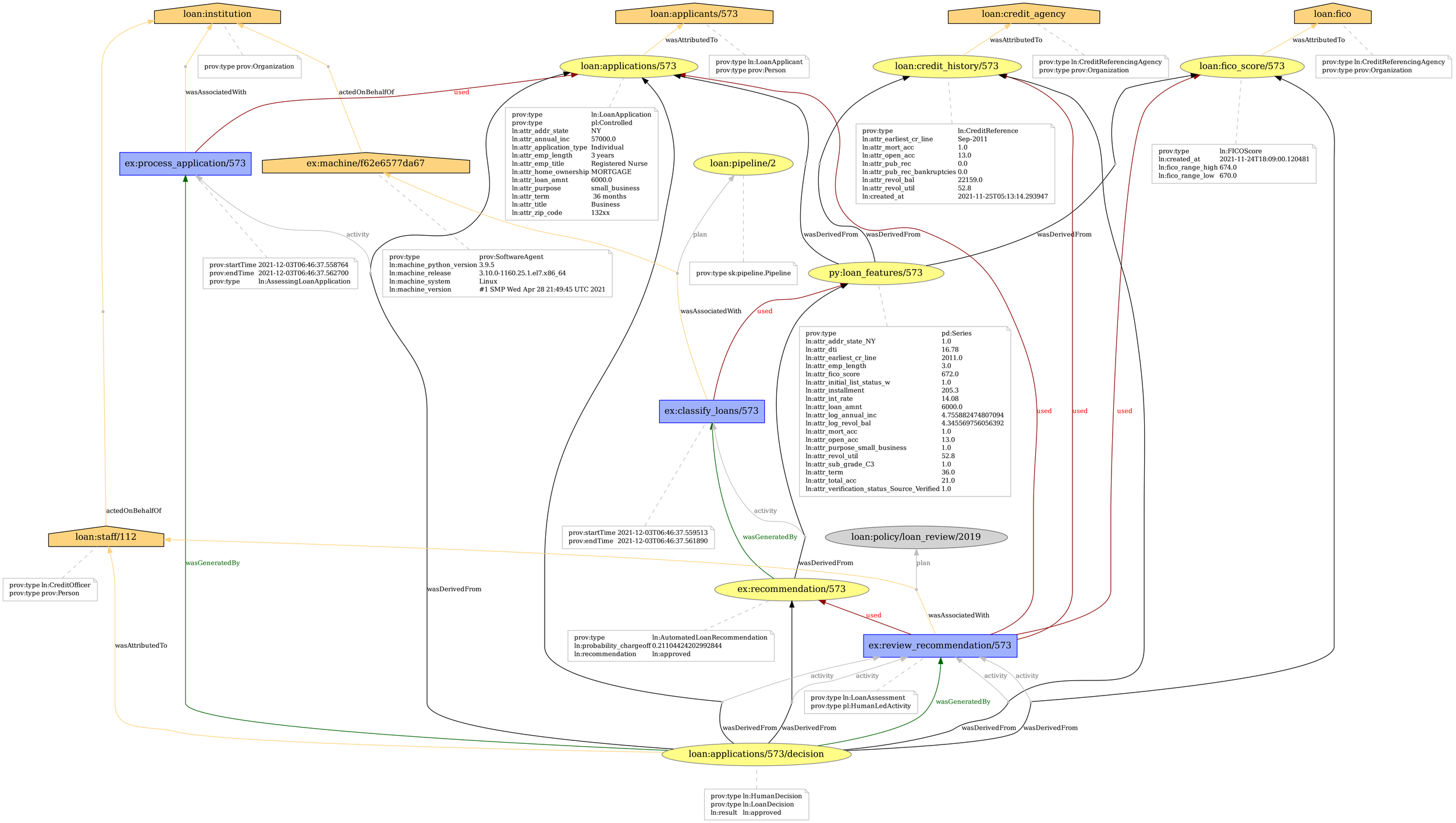
loan:institution
prov:type prov:Organization
loan:applicants/573
wasAttributedTo
loan:applications/573
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/573
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/573
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NY
ln:attr_annual_inc 57000.0
ln:attr_application_type Individual
ln:attr_emp_length 3 years
ln:attr_emp_title Registered Nurse
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 6000.0
ln:attr_purpose small_business
ln:attr_term 36 months
ln:attr_title Business
ln:attr_zip_code 132xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Sep-2011
ln:attr_mort_acc 1.0
ln:attr_open_acc 13.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 22159.0
ln:attr_revol_util 52.8
ln:created_at 2021-11-25T05:13:14.293947
prov:type ln:FICOScore
ln:created_at 2021-11-24T18:09:00.120481
ln:fico_range_high 674.0
ln:fico_range_low 670.0
ex:process_application/573
ex:machine/f62e6577da67
loan:pipeline/2
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2021-12-03T06:46:37.558764
prov:endTime 2021-12-03T06:46:37.562700
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/573
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NY 1.0
ln:attr_dti 16.78
ln:attr_earliest_cr_line 2011.0
ln:attr_emp_length 3.0
ln:attr_fico_score 672.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 205.3
ln:attr_int_rate 14.08
ln:attr_loan_amnt 6000.0
ln:attr_log_annual_inc 4.755882474807094
ln:attr_log_revol_bal 4.345569756056392
ln:attr_mort_acc 1.0
ln:attr_open_acc 13.0
ln:attr_purpose_small_business 1.0
ln:attr_revol_util 52.8
ln:attr_sub_grade_C3 1.0
ln:attr_term 36.0
ln:attr_total_acc 21.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/573
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2021-12-03T06:46:37.559513
prov:endTime 2021-12-03T06:46:37.561890
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/573
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.21104424202992844
ln:recommendation ln:approved
ex:review_recommendation/573
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/573/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved