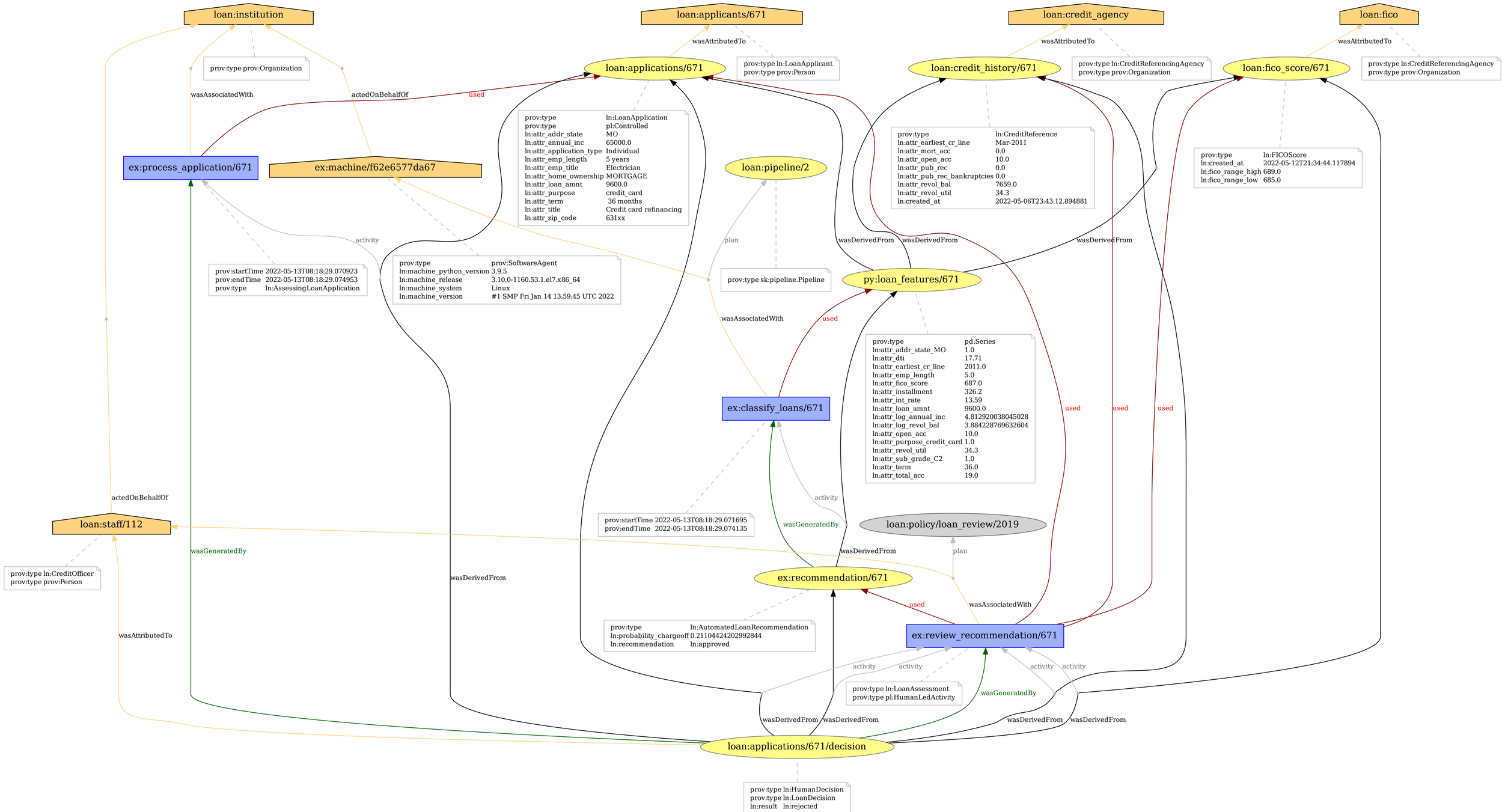
loan:institution
loan:applicants/671
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/671
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/671
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/671
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MO
ln:attr_annual_inc 65000.0
ln:attr_application_type Individual
ln:attr_emp_length 5 years
ln:attr_emp_title Electrician
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 9600.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 631xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Mar-2011
ln:attr_mort_acc 0.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 7659.0
ln:attr_revol_util 34.3
ln:created_at 2022-05-06T23:43:12.894881
prov:type ln:FICOScore
ln:created_at 2022-05-12T21:34:44.117894
ln:fico_range_high 689.0
ln:fico_range_low 685.0
ex:process_application/671
ex:machine/f62e6577da67
loan:pipeline/2
activity
plan
wasDerivedFrom
prov:startTime 2022-05-13T08:18:29.070923
prov:endTime 2022-05-13T08:18:29.074953
prov:type ln:AssessingLoanApplication
prov:type prov:SoftwareAgent
ln:machine_python_version 3.9.5
ln:machine_release 3.10.0-1160.53.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Fri Jan 14 13:59:45 UTC 2022
prov:type sk:pipeline.Pipeline
py:loan_features/671
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MO 1.0
ln:attr_dti 17.71
ln:attr_earliest_cr_line 2011.0
ln:attr_emp_length 5.0
ln:attr_fico_score 687.0
ln:attr_installment 326.2
ln:attr_int_rate 13.59
ln:attr_loan_amnt 9600.0
ln:attr_log_annual_inc 4.812920038045028
ln:attr_log_revol_bal 3.884228769632604
ln:attr_open_acc 10.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 34.3
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 19.0
ex:classify_loans/671
actedOnBehalfOf
loan:staff/112
prov:startTime 2022-05-13T08:18:29.071695
prov:endTime 2022-05-13T08:18:29.074135
wasGeneratedBy
loan:policy/loan_review/2019
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/671
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.2110424202992844
ln:recommendation ln:approved
ex:review_recommendation/671
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
loan:applications/671/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected