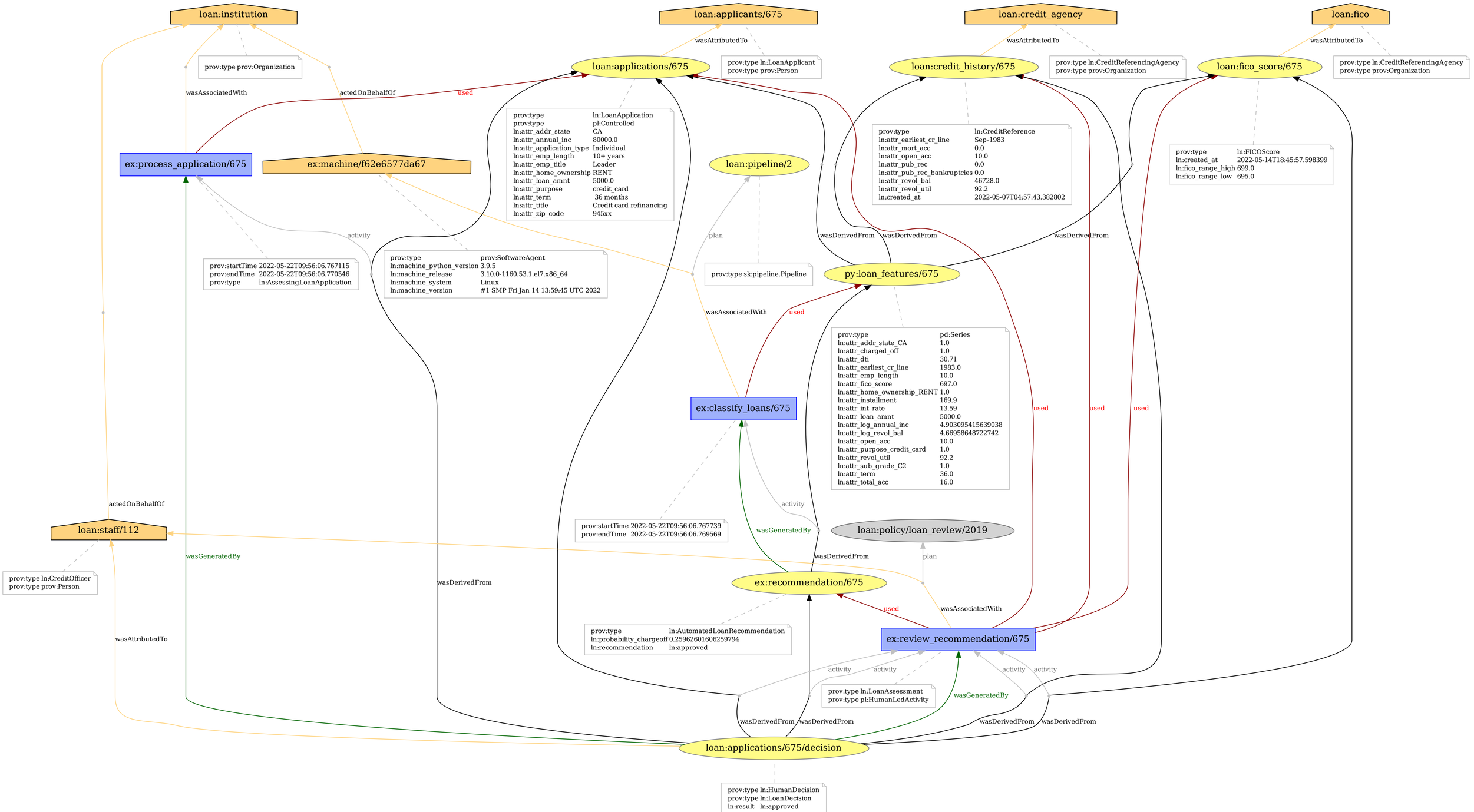
loan:institution
prov:type prov:Organization
loan:applicants/675
wasAttributedTo
loan:applications/675
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/675
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/675
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 80000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Loader
ln:attr_home_ownership RENT
ln:attr_loan_amnt 5000.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 945xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Sep-1983
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 46728.0
ln:attr_revol_util 92.2
ln:created_at 2022-05-07T04:57:43.382802
prov:type ln:FICOScore
ln:created_at 2022-05-14T18:45:57.598399
ln:fico_range_high 699.0
ln:fico_range_low 695.0
ex:process_application/675
ex:machine/f62e6577da67
loan:pipeline/2
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2022-05-22T09:56:06.767115
prov:endTime 2022-05-22T09:56:06.770546
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/675
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_charged_off 1.0
ln:attr_dti 30.71
ln:attr_earliest_cr_line 1983.0
ln:attr_emp_length 10.0
ln:attr_fico_score 697.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 169.9
ln:attr_int_rate 13.59
ln:attr_loan_amnt 5000.0
ln:attr_log_annual_inc 4.903095415639038
ln:attr_log_revol_bal 4.66958648722742
ln:attr_open_acc 10.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 92.2
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 16.0
used
used
used
ex:classify_loans/675
activity
actedOnBehalfOf
prov:startTime 2022-05-22T09:56:06.767739
prov:endTime 2022-05-22T09:56:06.769569
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/675
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.25962601606259794
ln:recommendation ln:approved
wasAttributedTo
ex:review_recommendation/675
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/675/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved