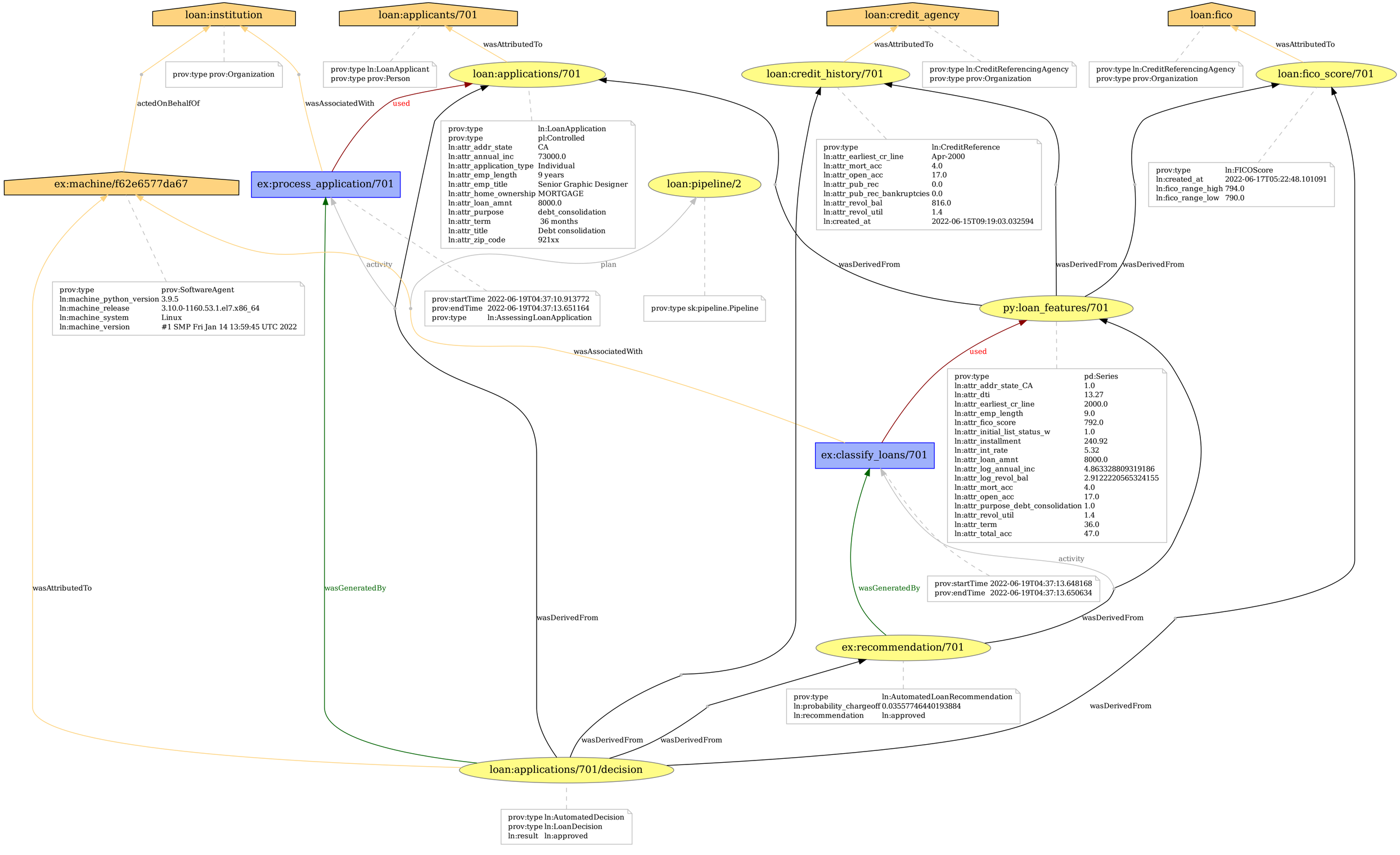
loan:institution
loan:applicants/701
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
wasAttributedTo
wasAttributedTo
actedOnBehalfOf
wasAssociatedWith
used
loan:applications/701
loan:credit_history/701
loan:fico_score/701
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 73000.0
ln:attr_application_type Individual
ln:attr_emp_length 9 years
ln:attr_emp_title Senior Graphic Designer
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 8000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 921xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Apr-2000
ln:attr_mort_acc 4.0
ln:attr_open_acc 17.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 816.0
ln:attr_revol_util 1.4
ln:created_at 2022-06-15T09:19:03.032594
prov:type ln:FICOScore
ln:created_at 2022-06-17T05:22:48.101091
ln:fico_range_high 794.0
ln:fico_range_low 790.0
ex:machine/f62e6577da67
ex:process_application/701
loan:pipeline/2
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:type prov:SoftwareAgent
ln:machine_python_version 3.9.5
ln:machine_release 3.10.0-1160.53.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Fri Jan 14 13:59:45 UTC 2022
prov:startTime 2022-06-19T04:37:10.913772
prov:endTime 2022-06-19T04:37:13.651164
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/701
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 13.27
ln:attr_earliest_cr_line 2000.0
ln:attr_emp_length 9.0
ln:attr_fico_score 792.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 240.92
ln:attr_int_rate 5.32
ln:attr_loan_amnt 8000.0
ln:attr_log_annual_inc 4.863328809319186
ln:attr_log_revol_bal 2.9122220565324155
ln:attr_mort_acc 4.0
ln:attr_open_acc 17.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 1.4
ln:attr_term 36.0
ln:attr_total_acc 47.0
ex:classify_loans/701
activity
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
prov:startTime 2022-06-19T04:37:13.648168
prov:endTime 2022-06-19T04:37:13.650634
wasDerivedFrom
ex:recommendation/701
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
loan:applications/701/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved