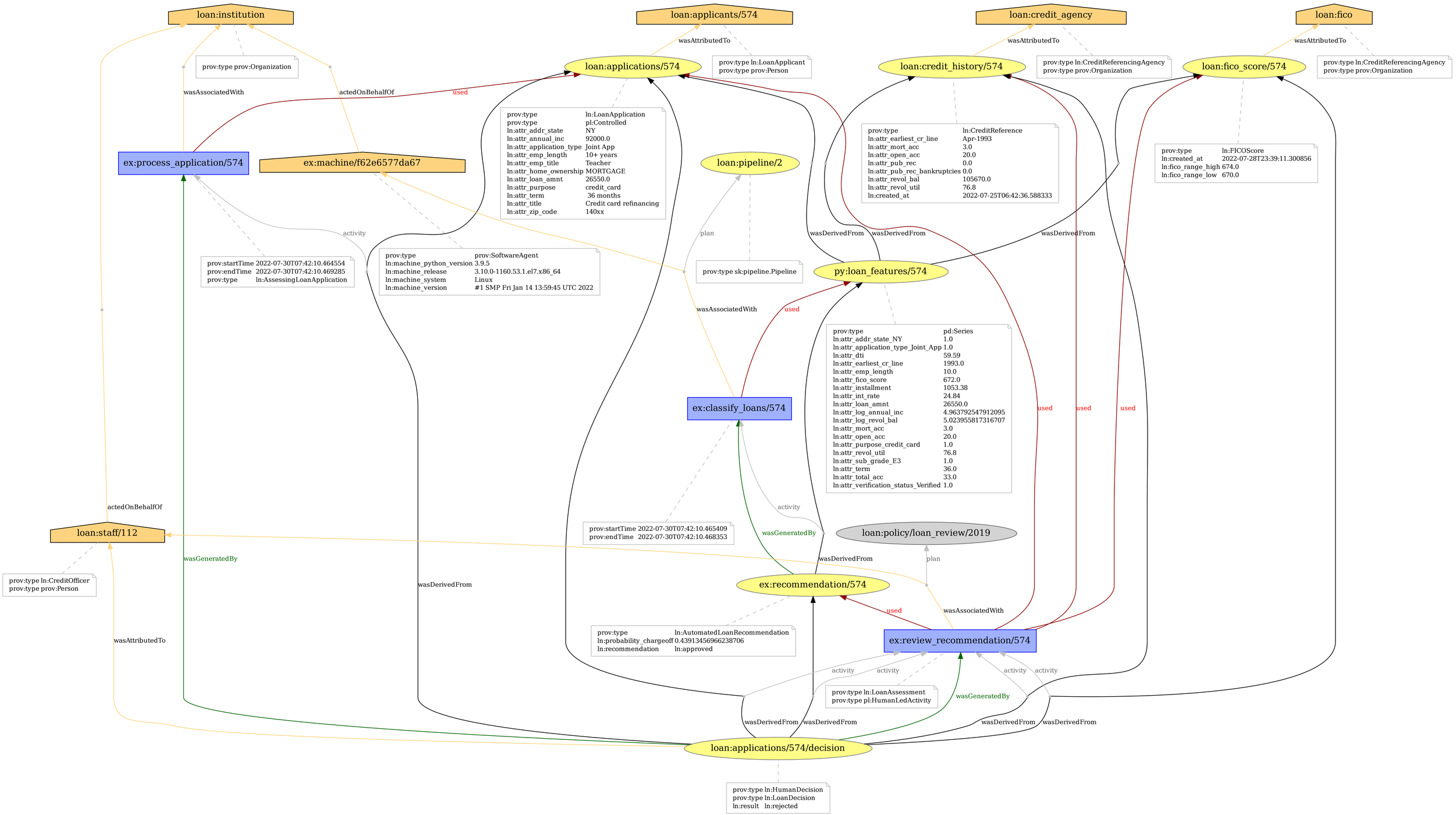
loan:institution
prov:type prov:Organization
loan:applicants/574
wasAttributedTo
loan:applications/574
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/574
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/574
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 92000.0
ln:attr_application_type Joint App
ln:attr_emp_length 10+ years
ln:attr_emp_title Teacher
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 26550.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 140xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Apr-1993
ln:attr_mort_acc 3.0
ln:attr_open_acc 20.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 105670.0
ln:attr_revol_util 76.8
ln:created_at 2022-07-25T06:42:36.588333
prov:type ln:FICOScore
ln:created_at 2022-07-28T23:39:11.300856
ln:fico_range_high 674.0
ln:fico_range_low 670.0
ex:process_application/574
ex:machine/f62e6577da67
loan:pipeline/2
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2022-07-30T07:42:10.464554
prov:endTime 2022-07-30T07:42:10.469285
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/574
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NY 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 59.59
ln:attr_earliest_cr_line 1993.0
ln:attr_emp_length 10.0
ln:attr_fico_score 672.0
ln:attr_installment 1053.38
ln:attr_int_rate 24.84
ln:attr_loan_amnt 26550.0
ln:attr_log_annual_inc 4.963792547912095
ln:attr_log_revol_bal 5.023955817316707
ln:attr_mort_acc 3.0
ln:attr_open_acc 20.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 76.8
ln:attr_sub_grade_E3 1.0
ln:attr_term 36.0
ln:attr_total_acc 33.0
ln:attr_verification_status_Verified 1.0
used
used
used
ex:classify_loans/574
actedOnBehalfOf
activity
prov:startTime 2022-07-30T07:42:10.465409
prov:endTime 2022-07-30T07:42:10.468353
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/574
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.43913456966238706
ln:recommendation ln:approved
ex:review_recommendation/574
wasAttributedTo
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/574/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected