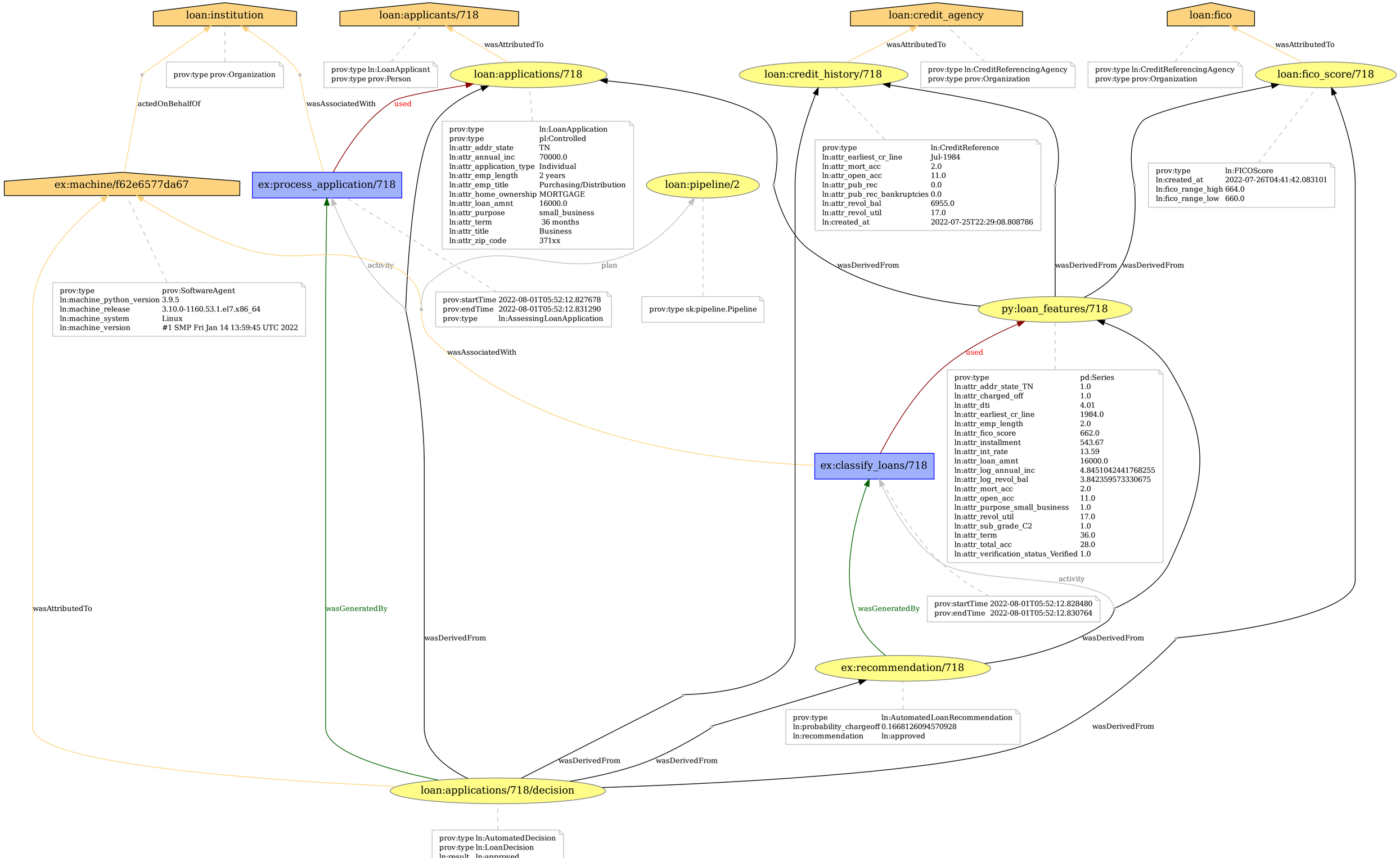
loan:institution
loan:applicants/718
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/718
loan:credit_history/718
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/718
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state TN
ln:attr_annual_inc 70000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Purchasing/Distribution
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 16000.0
ln:attr_purpose small_business
ln:attr_term 36 months
ln:attr_title Business
ln:attr_zip_code 371xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jul-1984
ln:attr_mort_acc 2.0
ln:attr_open_acc 11.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 6955.0
ln:attr_revol_util 17.0
ln:created_at 2022-07-25T22:29:08.808786
prov:type ln:FICOScore
ln:created_at 2022-07-26T04:41:42.083101
ln:fico_range_high 664.0
ln:fico_range_low 660.0
ex:machine/f62e6577da67
ex:process_application/718
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 2022-08-01T05:52:12.827678
prov:endTime 2022-08-01T05:52:12.831290
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/718
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_TN 1.0
ln:attr_charged_off 1.0
ln:attr_dti 4.01
ln:attr_earliest_cr_line 1984.0
ln:attr_emp_length 2.0
ln:attr_fico_score 662.0
ln:attr_installment 543.67
ln:attr_int_rate 13.59
ln:attr_loan_amnt 16000.0
ln:attr_log_annual_inc 4.8451042441768255
ln:attr_log_revol_bal 3.842359573330675
ln:attr_mort_acc 2.0
ln:attr_open_acc 11.0
ln:attr_purpose_small_business 1.0
ln:attr_revol_util 17.0
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 28.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/718
activity
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
prov:startTime 2022-08-01T05:52:12.828480
prov:endTime 2022-08-01T05:52:12.830764
wasDerivedFrom
wasDerivedFrom
ex:recommendation/718
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.1668126094570928
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/718/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved