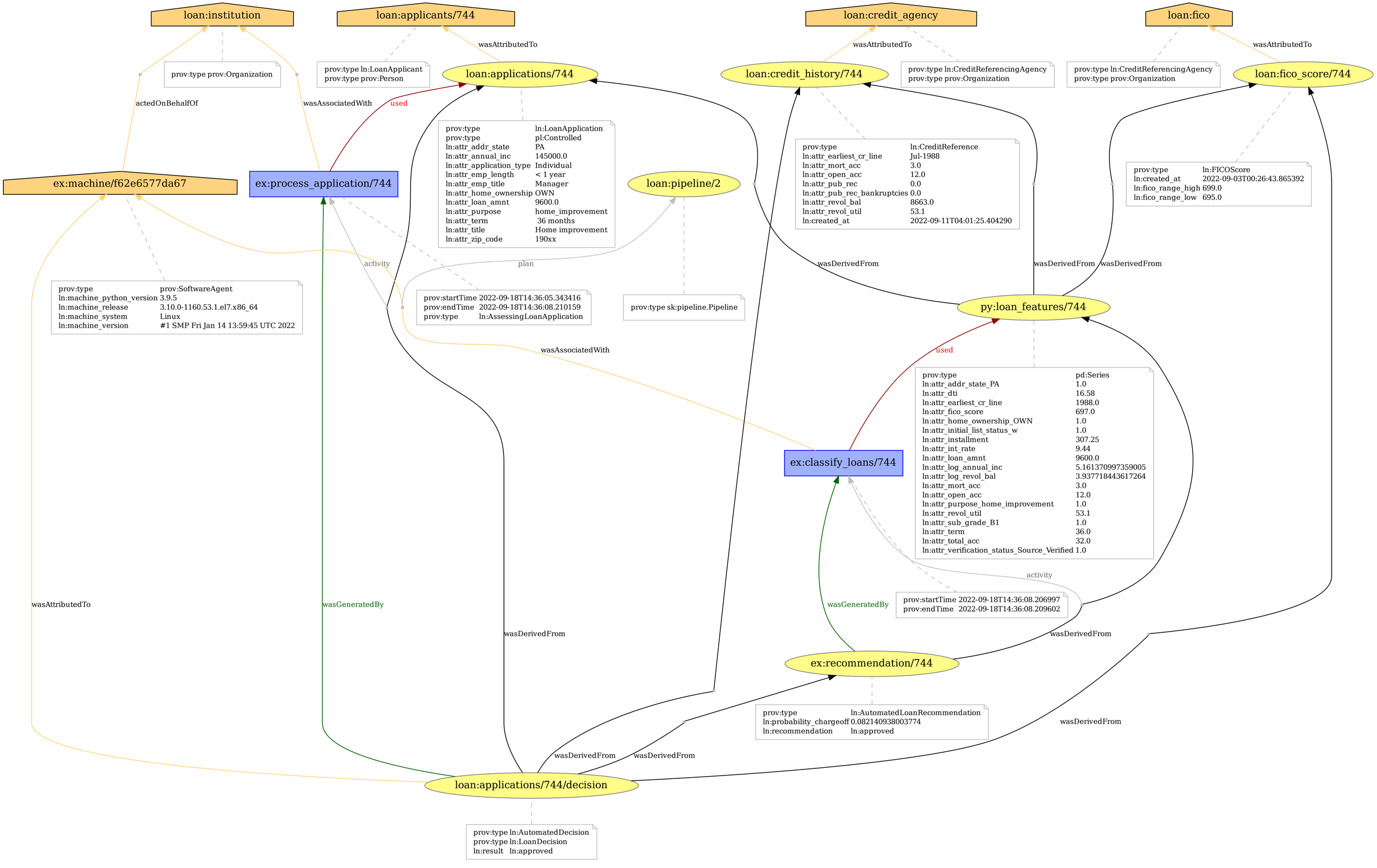
loan:institution
loan:applicants/744
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/744
loan:credit_history/744
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/744
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state PA
ln:attr_annual_inc 145000.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title Manager
ln:attr_home_ownership OWN
ln:attr_loan_amnt 9600.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 190xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jul-1988
ln:attr_mort_acc 3.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 8663.0
ln:attr_revol_util 53.1
ln:created_at 2022-09-11T04:01:25.404290
prov:type ln:FICOScore
ln:created_at 2022-09-03T00:26:43.865392
ln:fico_range_high 699.0
ln:fico_range_low 695.0
ex:machine/f62e6577da67
ex:process_application/744
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 2022-09-18T14:36:05.343416
prov:endTime 2022-09-18T14:36:08.210159
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/744
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_PA 1.0
ln:attr_dti 16.58
ln:attr_earliest_cr_line 1988.0
ln:attr_fico_score 697.0
ln:attr_home_ownership_OWN 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 307.25
ln:attr_int_rate 9.44
ln:attr_loan_amnt 9600.0
ln:attr_log_annual_inc 5.161370997359005
ln:attr_log_revol_bal 3.937718443617264
ln:attr_mort_acc 3.0
ln:attr_open_acc 12.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 53.1
ln:attr_sub_grade_B1 1.0
ln:attr_term 36.0
ln:attr_total_acc 32.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/744
activity
prov:startTime 2022-09-18T14:36:08.206997
prov:endTime 2022-09-18T14:36:08.209602
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
ex:recommendation/744
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.082140938003774
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/744/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved