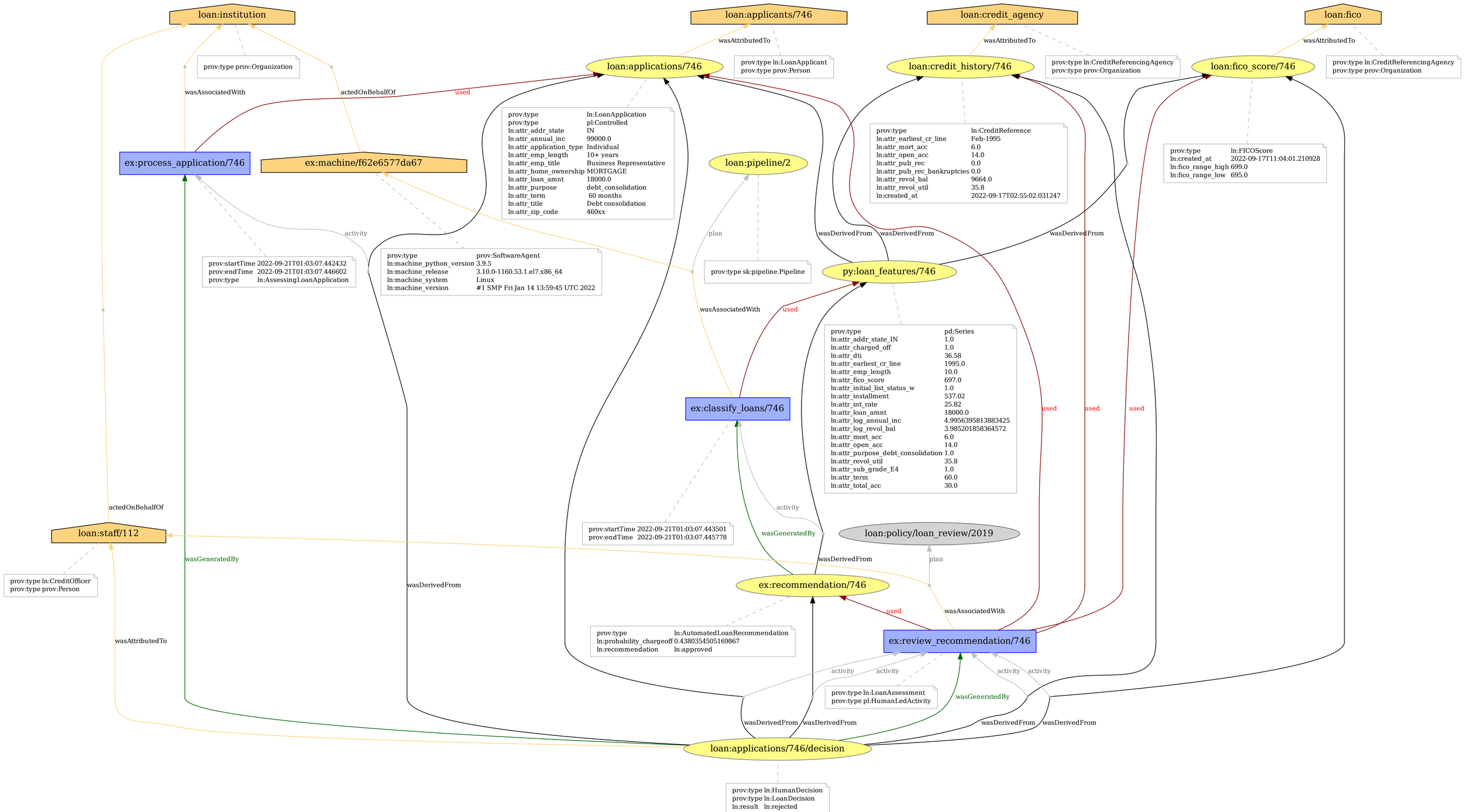
loan:institution
prov:type prov:Organization
loan:applicants/746
wasAttributedTo
loan:applications/746
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/746
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/746
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IN
ln:attr_annual_inc 99000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Business Representative
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 18000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 460xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Feb-1995
ln:attr_mort_acc 6.0
ln:attr_open_acc 14.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 9664.0
ln:attr_revol_util 35.8
ln:created_at 2022-09-17T02:55:02.031247
prov:type ln:FICOScore
ln:created_at 2022-09-17T11:04:01.210928
ln:fico_range_high 699.0
ln:fico_range_low 695.0
ex:process_application/746
ex:machine/f62e6577da67
loan:pipeline/2
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2022-09-21T01:03:07.442432
prov:endTime 2022-09-21T01:03:07.446602
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/746
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_IN 1.0
ln:attr_charged_off 1.0
ln:attr_dti 36.58
ln:attr_earliest_cr_line 1995.0
ln:attr_emp_length 10.0
ln:attr_fico_score 697.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 537.02
ln:attr_int_rate 25.82
ln:attr_loan_amnt 18000.0
ln:attr_log_annual_inc 4.9956395813883425
ln:attr_log_revol_bal 3.985201858364572
ln:attr_mort_acc 6.0
ln:attr_open_acc 14.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 35.8
ln:attr_sub_grade_E4 1.0
ln:attr_term 60.0
ln:attr_total_acc 30.0
used
used
used
ex:classify_loans/746
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2022-09-21T01:03:07.443501
prov:endTime 2022-09-21T01:03:07.445778
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/746
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.4380354505169867
ln:recommendation ln:approved
ex:review_recommendation/746
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/746/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected