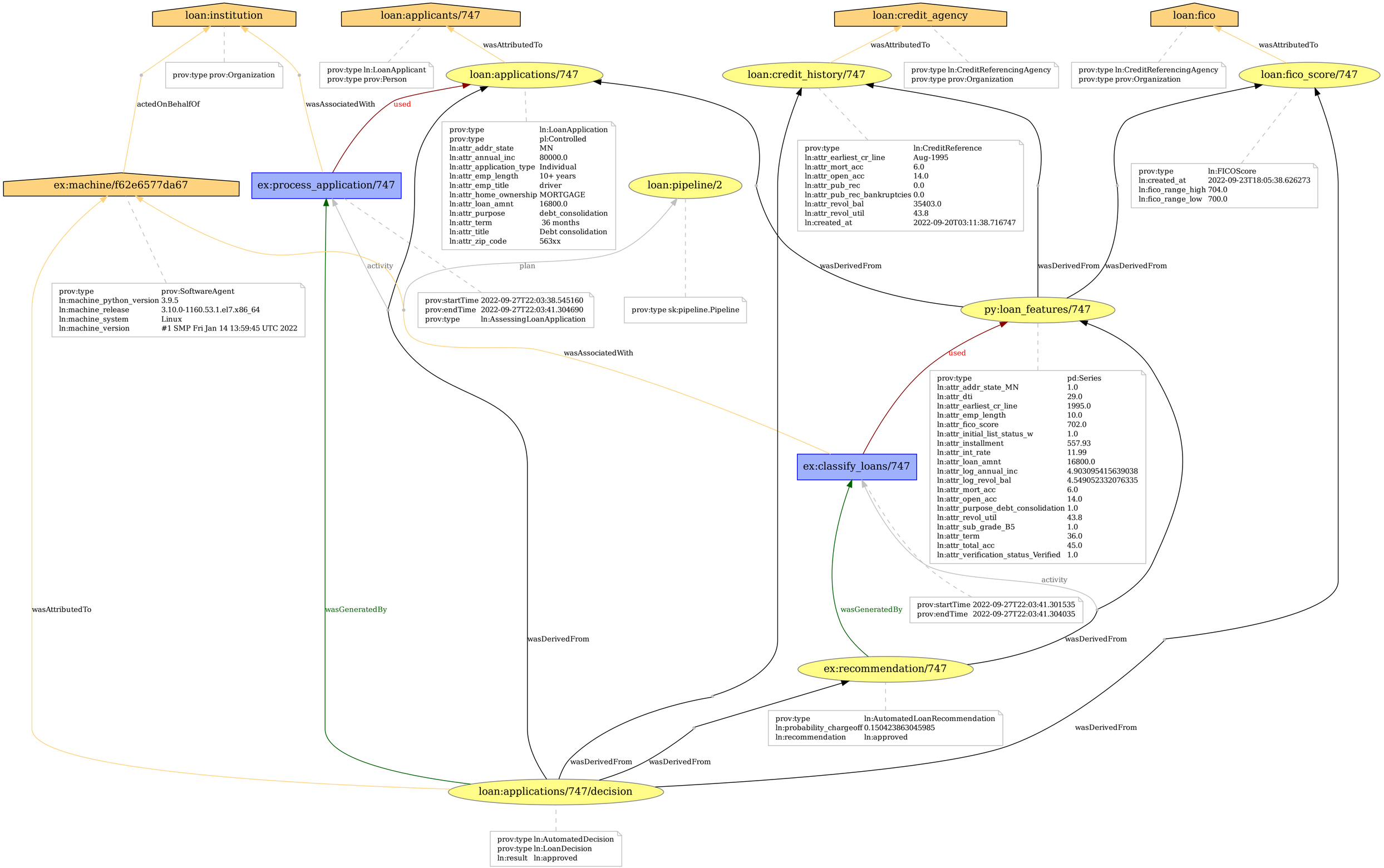
loan:institution
loan:applicants/747
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/747
loan:credit_history/747
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/747
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MN
ln:attr_annual_inc 80000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title driver
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 16800.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 563xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-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 35403.0
ln:attr_revol_util 43.8
ln:created_at 2022-09-20T03:11:38.716747
prov:type ln:FICOScore
ln:created_at 2022-09-23T18:05:38.626273
ln:fico_range_high 704.0
ln:fico_range_low 700.0
ex:machine/f62e6577da67
ex:process_application/747
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 2022-09-27T22:03:38.545160
prov:endTime 2022-09-27T22:03:41.304690
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/747
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MN 1.0
ln:attr_dti 29.0
ln:attr_earliest_cr_line 1995.0
ln:attr_emp_length 10.0
ln:attr_fico_score 702.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 557.93
ln:attr_int_rate 11.99
ln:attr_loan_amnt 16800.0
ln:attr_log_annual_inc 4.903095415639038
ln:attr_log_revol_bal 4.549052332076335
ln:attr_mort_acc 6.0
ln:attr_open_acc 14.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 43.8
ln:attr_sub_grade_B5 1.0
ln:attr_term 36.0
ln:attr_total_acc 45.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/747
activity
prov:startTime 2022-09-27T22:03:41.301535
prov:endTime 2022-09-27T22:03:41.304035
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/747
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.150423863045985
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/747/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved