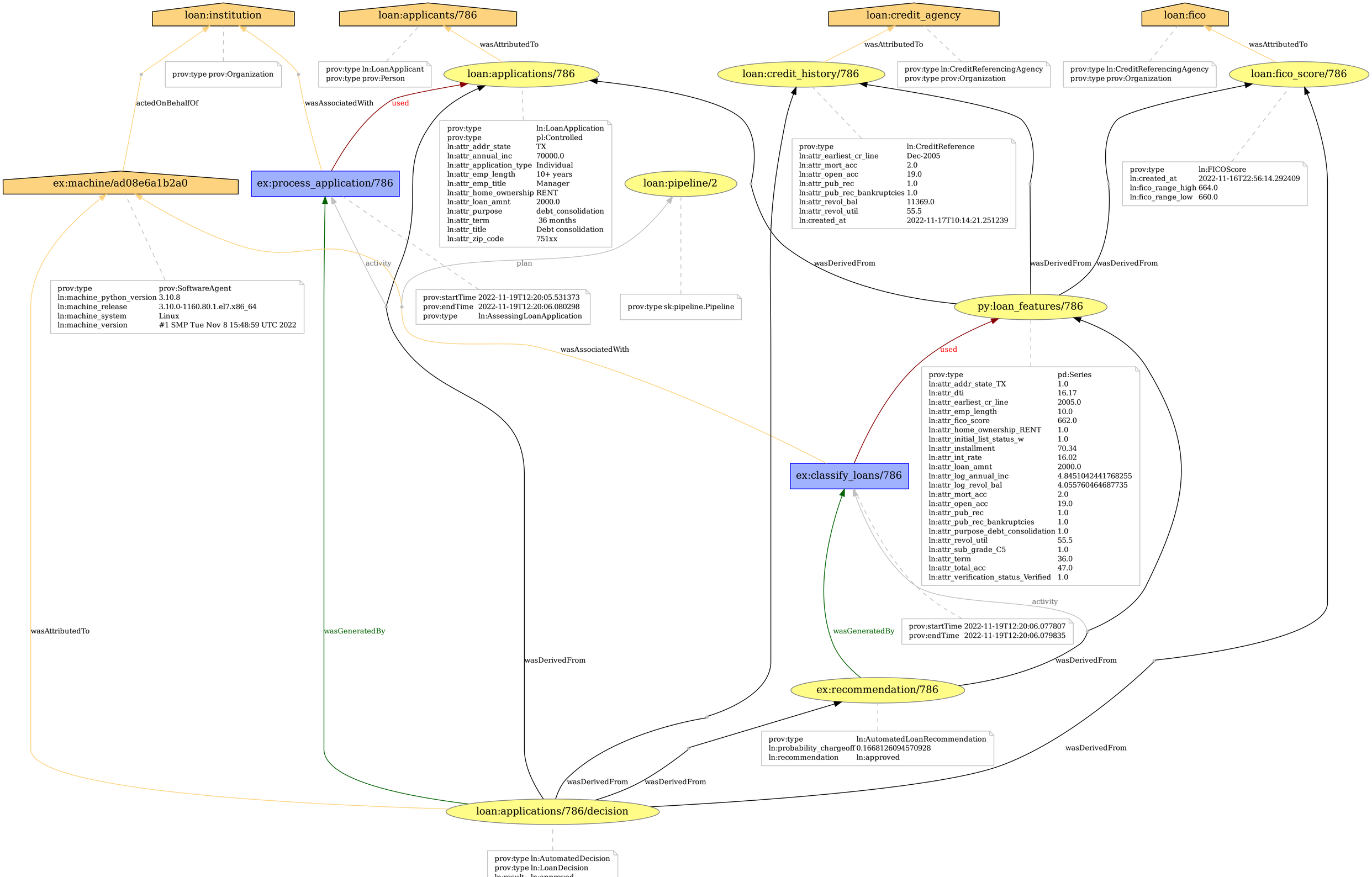
loan:institution
loan:applicants/786
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/786
loan:credit_history/786
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/786
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state TX
ln:attr_annual_inc 70000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Manager
ln:attr_home_ownership RENT
ln:attr_loan_amnt 2000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 751xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Dec-2005
ln:attr_mort_acc 2.0
ln:attr_open_acc 19.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 11369.0
ln:attr_revol_util 55.5
ln:created_at 2022-11-17T10:14:21.251239
prov:type ln:FICOScore
ln:created_at 2022-11-16T22:56:14.292409
ln:fico_range_high 664.0
ln:fico_range_low 660.0
ex:machine/ad08e6a1b2a0
ex:process_application/786
loan:pipeline/2
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:type prov:SoftwareAgent
ln:machine_python_version 3.10.8
ln:machine_release 3.10.0-1160.80.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Tue Nov 8 15:48:59 UTC 2022
prov:startTime 2022-11-19T12:20:05.531373
prov:endTime 2022-11-19T12:20:06.080298
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/786
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_TX 1.0
ln:attr_dti 16.17
ln:attr_earliest_cr_line 2005.0
ln:attr_emp_length 10.0
ln:attr_fico_score 662.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 70.34
ln:attr_int_rate 16.02
ln:attr_loan_amnt 2000.0
ln:attr_log_annual_inc 4.8451042441768255
ln:attr_log_revol_bal 4.055760464687735
ln:attr_mort_acc 2.0
ln:attr_open_acc 19.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 55.5
ln:attr_sub_grade_C5 1.0
ln:attr_term 36.0
ln:attr_total_acc 47.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/786
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2022-11-19T12:20:06.077807
prov:endTime 2022-11-19T12:20:06.079835
wasDerivedFrom
ex:recommendation/786
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.1668126094570928
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/786/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved