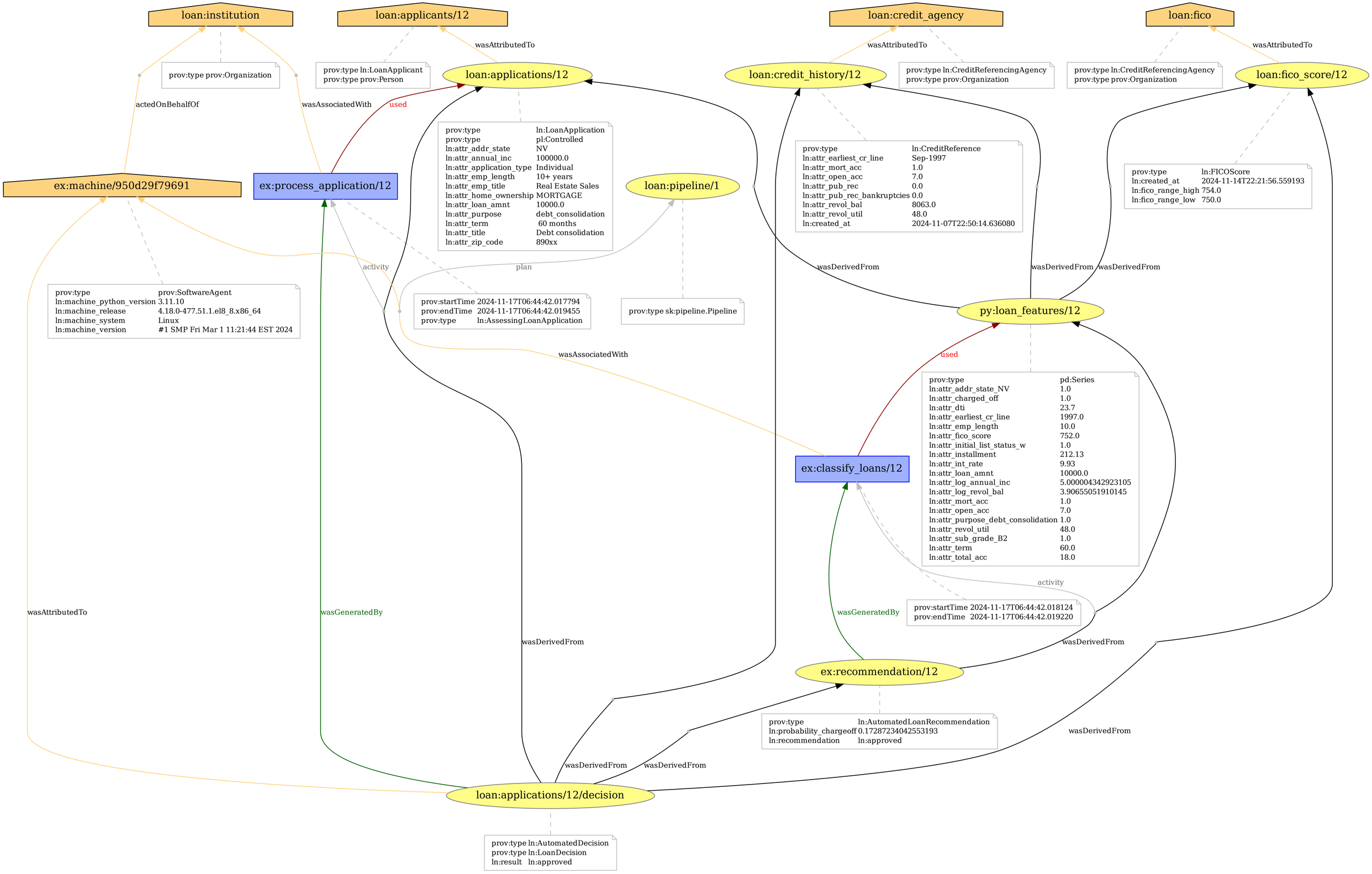
loan:institution
loan:applicants/12
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/12
loan:credit_history/12
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/12
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NV
ln:attr_annual_inc 100000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Real Estate Sales
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 10000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 890xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Sep-1997
ln:attr_mort_acc 1.0
ln:attr_open_acc 7.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 8063.0
ln:attr_revol_util 48.0
ln:created_at 2024-11-07T22:50:14.636080
prov:type ln:FICOScore
ln:created_at 2024-11-14T22:21:56.559193
ln:fico_range_high 754.0
ln:fico_range_low 750.0
ex:machine/950d29f79691
ex:process_application/12
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:type prov:SoftwareAgent
ln:machine_python_version 3.11.10
ln:machine_release 4.18.0-477.51.1.el8_8.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Fri Mar 1 11:21:44 EST 2024
prov:startTime 2024-11-17T06:44:42.017794
prov:endTime 2024-11-17T06:44:42.019455
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/12
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NV 1.0
ln:attr_charged_off 1.0
ln:attr_dti 23.7
ln:attr_earliest_cr_line 1997.0
ln:attr_emp_length 10.0
ln:attr_fico_score 752.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 212.13
ln:attr_int_rate 9.93
ln:attr_loan_amnt 10000.0
ln:attr_log_annual_inc 5.000004342923105
ln:attr_log_revol_bal 3.90655051910145
ln:attr_mort_acc 1.0
ln:attr_open_acc 7.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 48.0
ln:attr_sub_grade_B2 1.0
ln:attr_term 60.0
ln:attr_total_acc 18.0
ex:classify_loans/12
activity
prov:startTime 2024-11-17T06:44:42.018124
prov:endTime 2024-11-17T06:44:42.019220
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
ex:recommendation/12
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.17287234042553193
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/12/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved