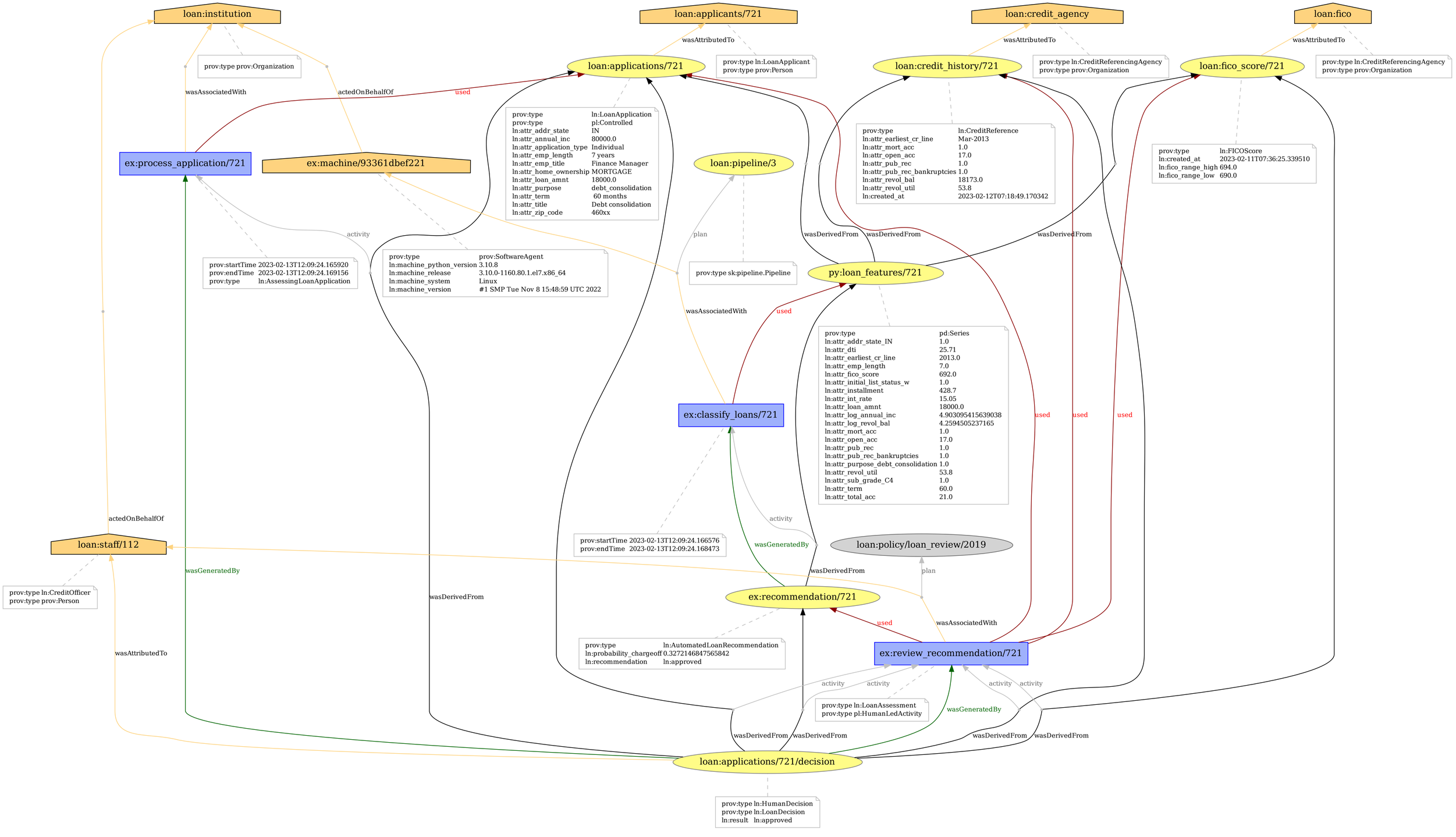
loan:institution
prov:type prov:Organization
loan:applicants/721
wasAttributedTo
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:fico
wasAttributedTo
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
loan:applications/721
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IN
ln:attr_annual_inc 80000.0
ln:attr_application_type Individual
ln:attr_emp_length 7 years
ln:attr_emp_title Finance Manager
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
loan:credit_history/721
prov:type ln:CreditReference
ln:attr_earliest_cr_line Mar-2013
ln:attr_mort_acc 1.0
ln:attr_open_acc 17.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 18173.0
ln:attr_revol_util 53.8
ln:created_at 2023-02-12T07:18:49.170342
loan:fico_score/721
prov:type ln:FICOScore
ln:created_at 2023-02-11T07:36:25.339510
ln:fico_range_high 694.0
ln:fico_range_low 690.0
ex:process_application/721
ex:machine/93361dbef221
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2023-02-13T12:09:24.165920
prov:endTime 2023-02-13T12:09:24.169156
prov:type ln:AssessingLoanApplication
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:type sk:pipeline.Pipeline
py:loan_features/721
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_IN 1.0
ln:attr_dti 25.71
ln:attr_earliest_cr_line 2013.0
ln:attr_emp_length 7.0
ln:attr_fico_score 692.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 428.7
ln:attr_int_rate 15.05
ln:attr_loan_amnt 18000.0
ln:attr_log_annual_inc 4.903095415639038
ln:attr_log_revol_bal 4.2594505237165
ln:attr_mort_acc 1.0
ln:attr_open_acc 17.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 53.8
ln:attr_sub_grade_C4 1.0
ln:attr_term 60.0
ln:attr_total_acc 21.0
used
used
used
ex:classify_loans/721
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2023-02-13T12:09:24.166576
prov:endTime 2023-02-13T12:09:24.168473
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/721
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.3272146847565842
ln:recommendation ln:approved
ex:review_recommendation/721
wasAttributedTo
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/721/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved