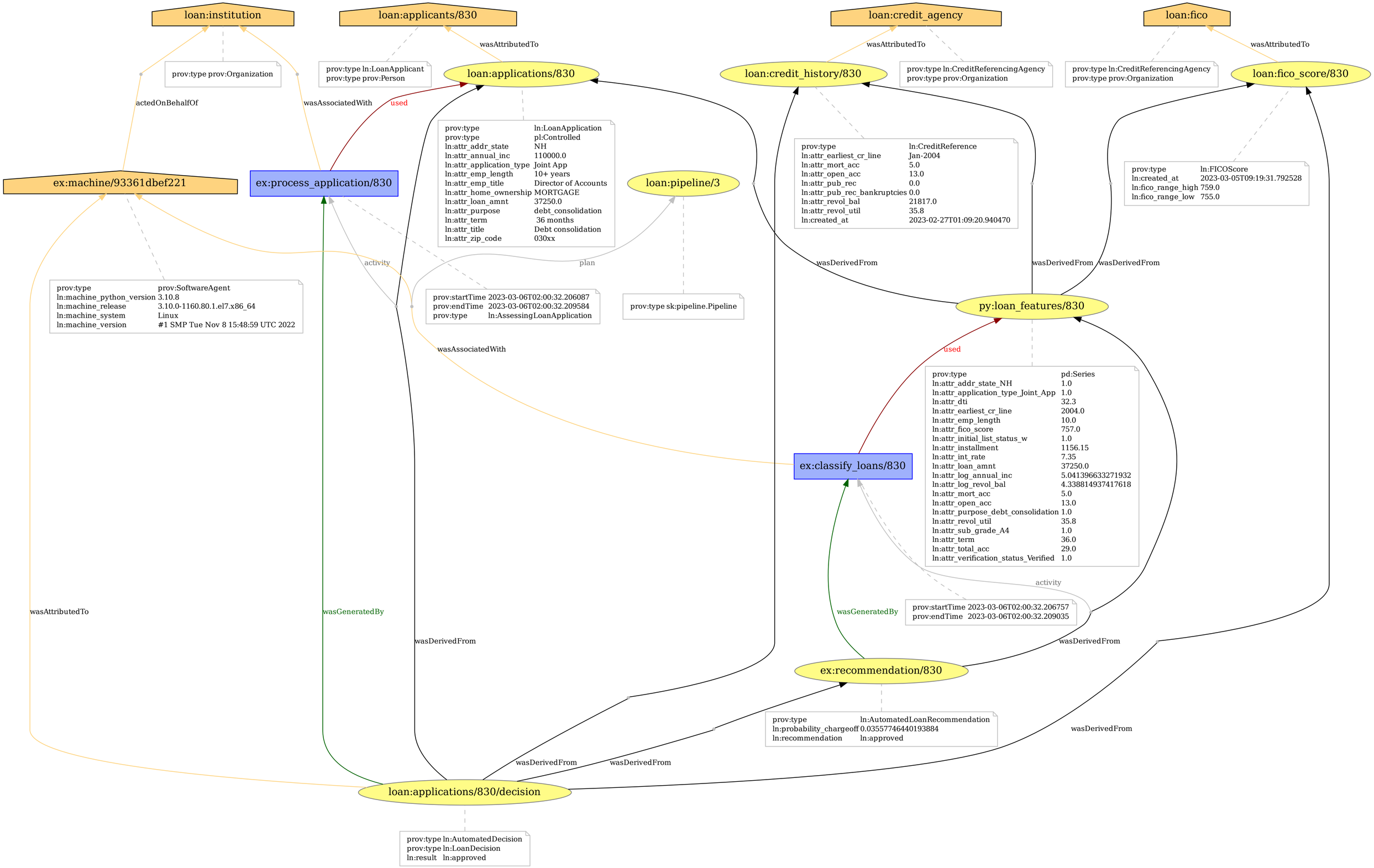
loan:institution
loan:applicants/830
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/830
loan:credit_history/830
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/830
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplicant
prov:type pl:Controlled
ln:attr_addr_state NH
ln:attr_annual_inc 110000.0
ln:attr_application_type Joint App
ln:attr_emp_length 10+ years
ln:attr_emp_title Director of Accounts
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 37250.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 030xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jan-2004
ln:attr_mort_acc 5.0
ln:attr_open_acc 13.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 21817.0
ln:attr_revol_util 35.8
ln:created_at 2023-02-27T01:09:20.940470
prov:type ln:FICOScore
ln:created_at 2023-03-05T09:19:31.792528
ln:fico_range_high 759.0
ln:fico_range_low 755.0
ex:machine/93361dbef221
ex:process_application/830
loan:pipeline/3
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 2023-03-06T02:00:32.206087
prov:endTime 2023-03-06T02:00:32.209584
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/830
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NH 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 32.3
ln:attr_earliest_cr_line 2004.0
ln:attr_emp_length 10.0
ln:attr_fico_score 757.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 1156.15
ln:attr_int_rate 7.35
ln:attr_loan_amnt 37250.0
ln:attr_log_annual_inc 5.041396633271932
ln:attr_log_revol_bal 4.338814937417618
ln:attr_mort_acc 5.0
ln:attr_open_acc 13.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 35.8
ln:attr_sub_grade_A4 1.0
ln:attr_term 36.0
ln:attr_total_acc 29.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/830
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2023-03-06T02:00:32.206757
prov:endTime 2023-03-06T02:00:32.209035
wasDerivedFrom
ex:recommendation/830
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/830/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved