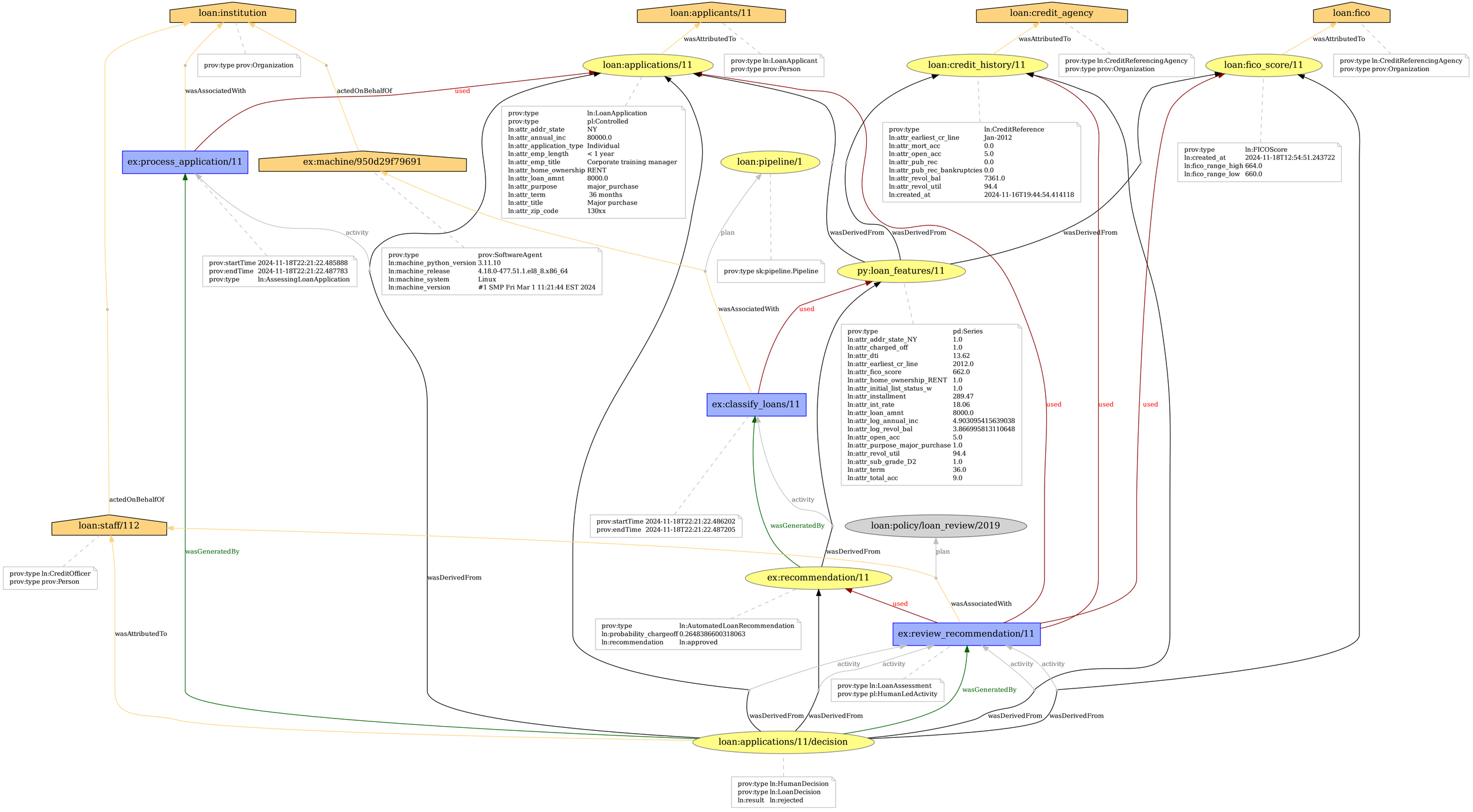
loan:institution
loan:applicants/11
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
loan:applications/11
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/11
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/11
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NY
ln:attr_annual_inc 80000.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title Corporate training manager
ln:attr_home_ownership RENT
ln:attr_loan_amnt 8000.0
ln:attr_purpose major_purchase
ln:attr_term 36 months
ln:attr_title Major purchase
ln:attr_zip_code 130xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jan-2012
ln:attr_mort_acc 0.0
ln:attr_open_acc 5.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 7361.0
ln:attr_revol_util 94.4
ln:created_at 2024-11-16T19:44:54.414118
prov:type ln:FICOScore
ln:created_at 2024-11-18T12:54:51.243722
ln:fico_range_high 664.0
ln:fico_range_low 660.0
ex:process_application/11
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-11-18T22:21:22.485888
prov:endTime 2024-11-18T22:21:22.487783
prov:type ln:AssessingLoanApplication
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:type sk:pipeline.Pipeline
py:loan_features/11
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NY 1.0
ln:attr_charged_off 1.0
ln:attr_dti 13.62
ln:attr_earliest_cr_line 2012.0
ln:attr_fico_score 662.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 289.47
ln:attr_int_rate 18.06
ln:attr_loan_amnt 8000.0
ln:attr_log_annual_inc 4.903095415639038
ln:attr_log_revol_bal 3.866995813110648
ln:attr_open_acc 5.0
ln:attr_purpose_major_purchase 1.0
ln:attr_revol_util 94.4
ln:attr_sub_grade_D2 1.0
ln:attr_term 36.0
ln:attr_total_acc 9.0
used
used
used
ex:classify_loans/11
activity
actedOnBehalfOf
prov:startTime 2024-11-18T22:21:22.486202
prov:endTime 2024-11-18T22:21:22.487205
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/11
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.2648386600318063
ln:recommendation ln:approved
wasAttributedTo
ex:review_recommendation/11
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/11/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected