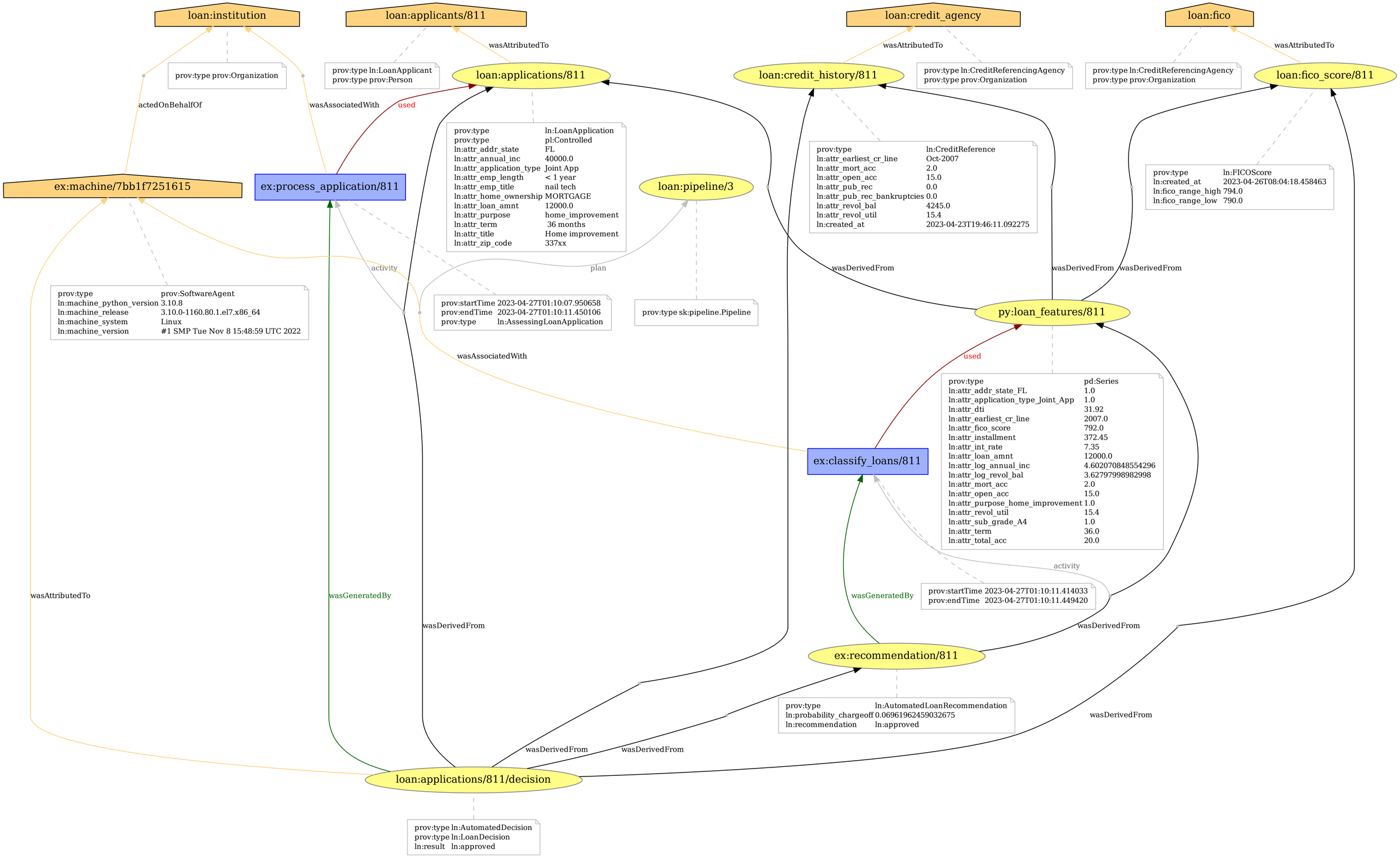
loan:institution
loan:applicants/811
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/811
loan:credit_history/811
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/811
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state FL
ln:attr_annual_inc 40000.0
ln:attr_application_type Joint App
ln:attr_emp_length < 1 year
ln:attr_emp_title nail tech
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 12000.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 337xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2007
ln:attr_mort_acc 2.0
ln:attr_open_acc 15.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 4245.0
ln:attr_revol_util 15.4
ln:created_at 2023-04-23T19:46:11.092275
prov:type ln:FICOScore
ln:created_at 2023-04-26T08:04:18.458463
ln:fico_range_high 794.0
ln:fico_range_low 790.0
ex:machine/7bb1f7251615
ex:process_application/811
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 2023-04-27T01:10:07.950658
prov:endTime 2023-04-27T01:10:11.450106
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/811
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_FL 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 31.92
ln:attr_earliest_cr_line 2007.0
ln:attr_fico_score 792.0
ln:attr_installment 372.45
ln:attr_int_rate 7.35
ln:attr_loan_amnt 12000.0
ln:attr_log_annual_inc 4.602070848554296
ln:attr_log_revol_bal 3.62797998982998
ln:attr_mort_acc 2.0
ln:attr_open_acc 15.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 15.4
ln:attr_sub_grade_A4 1.0
ln:attr_term 36.0
ln:attr_total_acc 20.0
ex:classify_loans/811
activity
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
prov:startTime 2023-04-27T01:10:11.414033
prov:endTime 2023-04-27T01:10:11.449420
wasDerivedFrom
wasDerivedFrom
ex:recommendation/811
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.06961962459032675
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/811/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved