loan:institution

loan:applicants/835

loan:credit_agency

loan:fico

prov:type prov:Organization

prov:type ln:LoanApplicant
prov:type prov:Person

prov:type ln:CreditReferencingAgency
prov:type prov:Organization

prov:type ln:CreditReferencingAgency
prov:type prov:Organization

wasAttributedTo

wasAttributedTo

wasAttributedTo

actedOnBehalfOf

wasAssociatedWith

used

loan:applications/835

loan:credit_history/835

loan:fico_score/835

prov:type	ln:LoanApplication
prov:type	pl:Controlled
ln:attr_addr_state	FL
ln:attr_annual_inc	100000.0
ln:attr_application_type	Individual
ln:attr_emp_length	2 years
ln:attr_emp_title	Registered Nurse
ln:attr_home_ownership	MORTGAGE
ln:attr_loan_amnt	35000.0
ln:attr_purpose	home_improvement
ln:attr_term	36 months
ln:attr_title	Home improvement
ln:attr_zip_code	349xx

prov:type	ln:CreditReference
ln:attr_earliest_cr_line	Jan-1997
ln:attr_mort_acc	0.0
ln:attr_open_acc	24.0
ln:attr_pub_rec	0.0
ln:attr_pub_rec_bankruptcies	0.0
ln:attr_revol_bal	27990.0
ln:attr_revol_util	43.4
ln:created_at	2023-05-28T21:36:08.958607

prov:type	ln:FICOScore
ln:created_at	2023-05-27T20:33:47.959982
ln:fico_range_high	714.0
ln:fico_range_low	710.0

ex:machine/f7c706ee7088

ex:process_application/835

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	2023-05-31T16:04:10.102241
prov:endTime	2023-05-31T16:04:10.104978
prov:type	ln:AssessingLoanApplication

prov:type sk:pipeline.Pipeline

py:loan_features/835

wasAssociatedWith

used

prov:type	pd:Series
ln:attr_addr_state_FL	1.0
ln:attr_dti	18.11
ln:attr_earliest_cr_line	1997.0
ln:attr_emp_length	2.0
ln:attr_fico_score	712.0
ln:attr_installment	1086.31
ln:attr_int_rate	7.35
ln:attr_loan_amnt	35000.0
ln:attr_log_annual_inc	5.000004342923105
ln:attr_log_revol_bal	4.447018414247657
ln:attr_open_acc	24.0
ln:attr_purpose_home_improvement	1.0
ln:attr_revol_util	43.4
ln:attr_sub_grade_A4	1.0
ln:attr_term	36.0
ln:attr_total_acc	35.0
ln:attr_verification_status_Source_Verified	1.0

ex:classify_loans/835

activity

wasGeneratedBy

wasGeneratedBy

prov:startTime	2023-05-31T16:04:10.102820
prov:endTime	2023-05-31T16:04:10.104571

wasDerivedFrom

wasAttributedTo

wasGeneratedBy

wasDerivedFrom

ex:recommendation/835

prov:type	ln:AutomatedLoanRecommendation
ln:probability_chargeoff	0.059519382727526264
ln:recommendation	ln:approved

wasDerivedFrom

wasDerivedFrom

wasDerivedFrom

loan:applications/835/decision

prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved