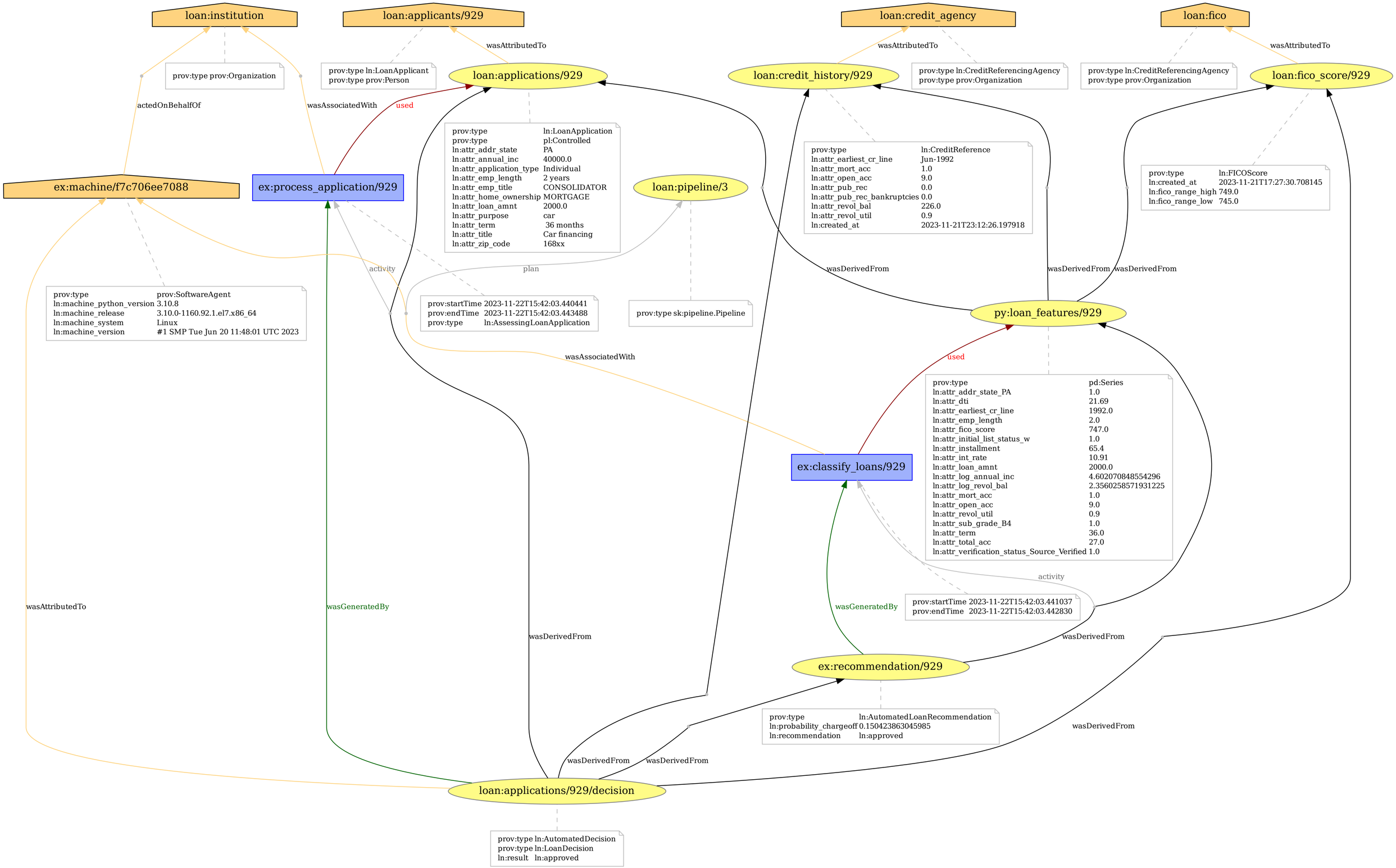
loan:institution
loan:applicants/929
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/929
loan:credit_history/929
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/929
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state PA
ln:attr_annual_inc 40000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title CONSOLIDATOR
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 2000.0
ln:attr_purpose car
ln:attr_term 36 months
ln:attr_title Car financing
ln:attr_zip_code 168xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-1992
ln:attr_mort_acc 1.0
ln:attr_open_acc 9.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 226.0
ln:attr_revol_util 0.9
ln:created_at 2023-11-21T23:12:26.197918
prov:type ln:FICOScore
ln:created_at 2023-11-21T17:27:30.708145
ln:fico_range_high 749.0
ln:fico_range_low 745.0
ex:machine/f7c706ee7088
ex:process_application/929
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:type prov:SoftwareAgent
ln:machine_python_version 3.10.8
ln:machine_release 3.10.0-1160.92.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Tue Jun 20 11:48:01 UTC 2023
prov:startTime 2023-11-22T15:42:03.440441
prov:endTime 2023-11-22T15:42:03.443488
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/929
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_PA 1.0
ln:attr_dti 21.69
ln:attr_earliest_cr_line 1992.0
ln:attr_emp_length 2.0
ln:attr_fico_score 747.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 65.4
ln:attr_int_rate 10.91
ln:attr_loan_amnt 2000.0
ln:attr_log_annual_inc 4.602070848554296
ln:attr_log_revol_bal 2.3560258571931225
ln:attr_mort_acc 1.0
ln:attr_open_acc 9.0
ln:attr_revol_util 0.9
ln:attr_sub_grade_B4 1.0
ln:attr_term 36.0
ln:attr_total_acc 27.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/929
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2023-11-22T15:42:03.441037
prov:endTime 2023-11-22T15:42:03.442830
wasDerivedFrom
ex:recommendation/929
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.150423863045985
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/929/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved