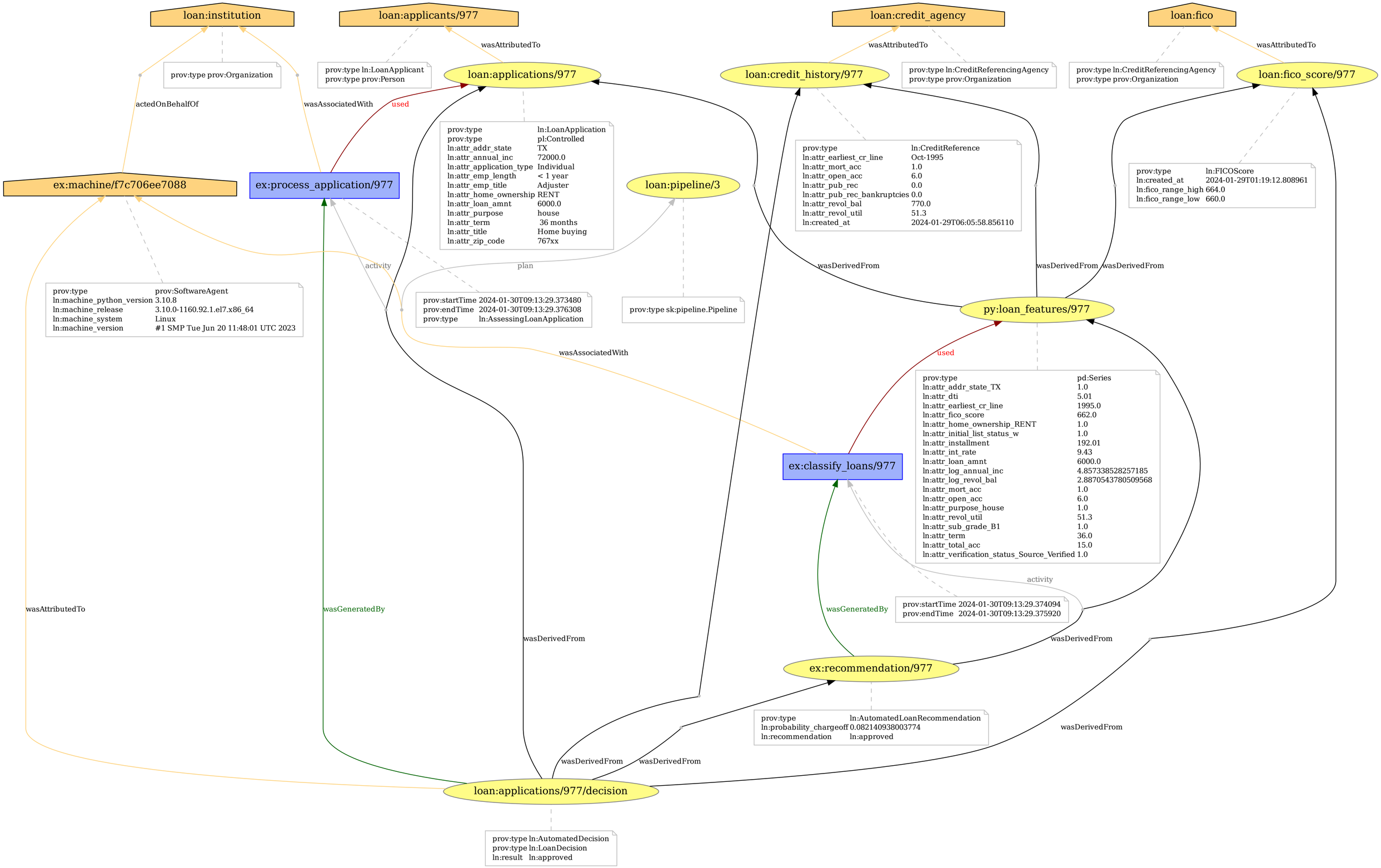
loan:institution
loan:applicants/977
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/977
loan:credit_history/977
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/977
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state TX
ln:attr_annual_inc 72000.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title Adjuster
ln:attr_home_ownership RENT
ln:attr_loan_amnt 6000.0
ln:attr_purpose house
ln:attr_term 36 months
ln:attr_title Home buying
ln:attr_zip_code 767xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-1995
ln:attr_mort_acc 1.0
ln:attr_open_acc 6.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 770.0
ln:attr_revol_util 51.3
ln:created_at 2024-01-29T06:05:58.856110
prov:type ln:FICOScore
ln:created_at 2024-01-29T01:19:12.808961
ln:fico_range_high 664.0
ln:fico_range_low 660.0
ex:machine/f7c706ee7088
ex:process_application/977
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 2024-01-30T09:13:29.373480
prov:endTime 2024-01-30T09:13:29.376308
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/977
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_TX 1.0
ln:attr_dti 5.01
ln:attr_earliest_cr_line 1995.0
ln:attr_fico_score 662.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 192.01
ln:attr_int_rate 9.43
ln:attr_loan_amnt 6000.0
ln:attr_log_annual_inc 4.857338528257185
ln:attr_log_revol_bal 2.8870543780509568
ln:attr_mort_acc 1.0
ln:attr_open_acc 6.0
ln:attr_purpose_house 1.0
ln:attr_revol_util 51.3
ln:attr_sub_grade_B1 1.0
ln:attr_term 36.0
ln:attr_total_acc 15.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/977
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2024-01-30T09:13:29.374094
prov:endTime 2024-01-30T09:13:29.375920
wasDerivedFrom
ex:recommendation/977
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.082140938003774
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/977/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved