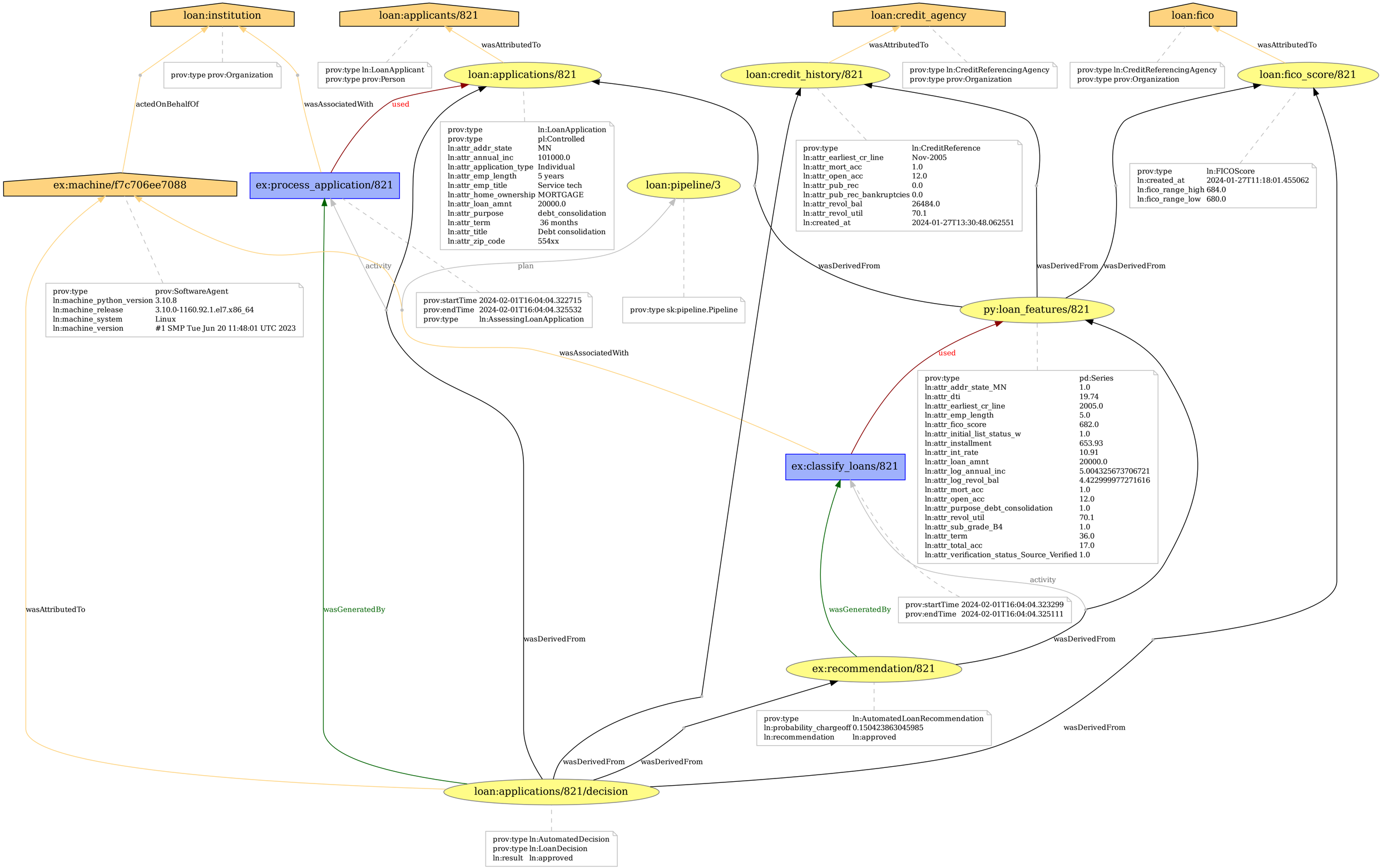
loan:institution
loan:applicants/821
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/821
loan:credit_history/821
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/821
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MN
ln:attr_annual_inc 101000.0
ln:attr_application_type Individual
ln:attr_emp_length 5 years
ln:attr_emp_title Service tech
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 20000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 554xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Nov-2005
ln:attr_mort_acc 1.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 26484.0
ln:attr_revol_util 70.1
ln:created_at 2024-01-27T13:30:48.062551
prov:type ln:FICOScore
ln:created_at 2024-01-27T11:18:01.455062
ln:fico_range_high 684.0
ln:fico_range_low 680.0
ex:machine/f7c706ee7088
ex:process_application/821
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 2024-02-01T16:04:04.322715
prov:endTime 2024-02-01T16:04:04.325532
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/821
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MN 1.0
ln:attr_dti 19.74
ln:attr_earliest_cr_line 2005.0
ln:attr_emp_length 5.0
ln:attr_fico_score 682.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 653.93
ln:attr_int_rate 10.91
ln:attr_loan_amnt 20000.0
ln:attr_log_annual_inc 5.004325673706721
ln:attr_log_revol_bal 4.422999977271616
ln:attr_mort_acc 1.0
ln:attr_open_acc 12.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 70.1
ln:attr_sub_grade_B4 1.0
ln:attr_term 36.0
ln:attr_total_acc 17.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/821
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2024-02-01T16:04:04.323299
prov:endTime 2024-02-01T16:04:04.325111
wasDerivedFrom
ex:recommendation/821
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.150423863045985
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/821/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved