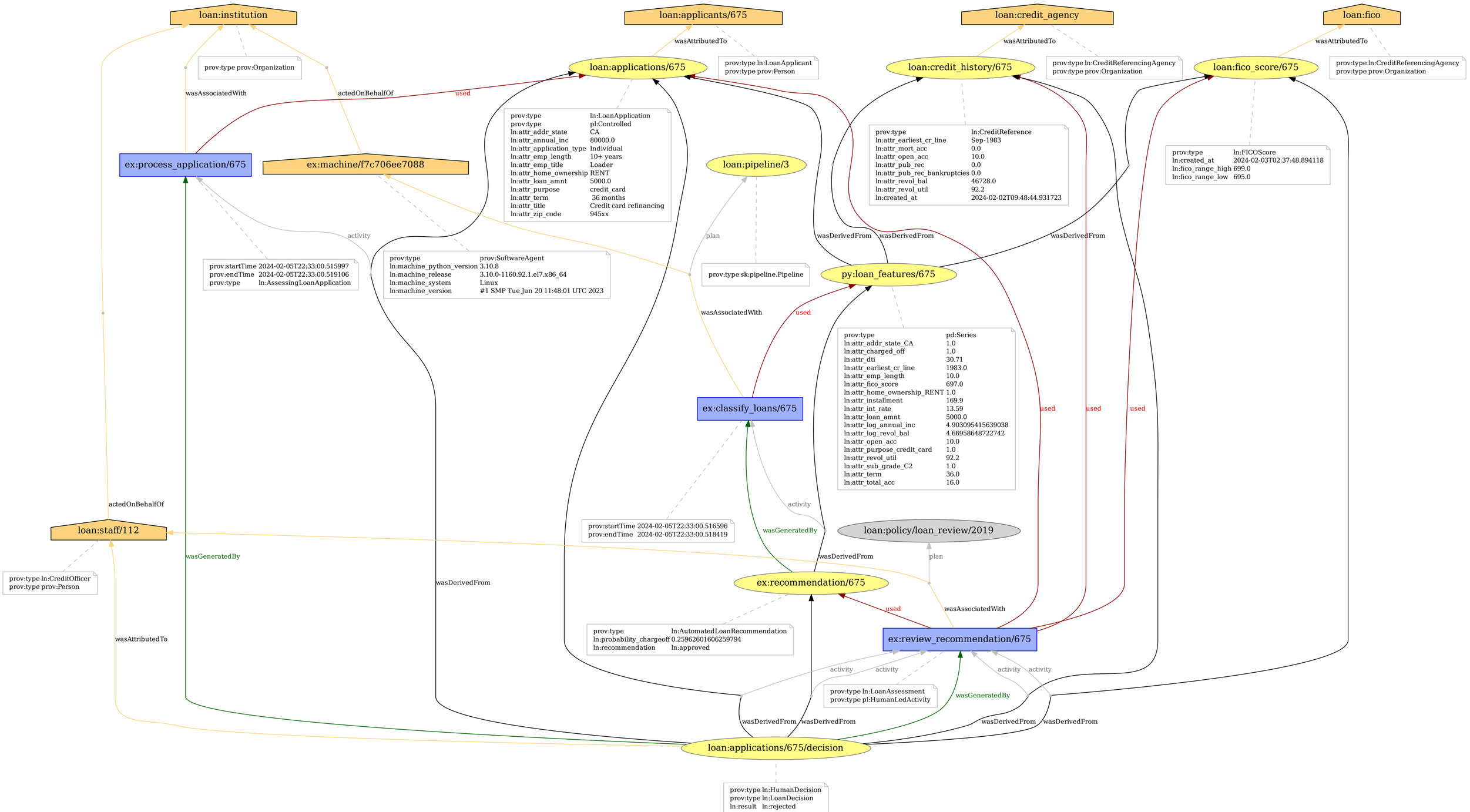
loan:institution
prov:type prov:Organization
loan:applicants/675
wasAttributedTo
loan:applications/675
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/675
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/675
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 80000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Loader
ln:attr_home_ownership RENT
ln:attr_loan_amnt 5000.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 945xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Sep-1983
ln:attr_mort_acc 0.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 46728.0
ln:attr_revol_util 92.2
ln:created_at 2024-02-02T09:48:44.931723
prov:type ln:FICOScore
ln:created_at 2024-02-03T02:37:48.894118
ln:fico_range_high 699.0
ln:fico_range_low 695.0
ex:process_application/675
ex:machine/f7c706ee7088
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-02-05T22:33:00.515997
prov:endTime 2024-02-05T22:33:00.519106
prov:type ln:AssessingLoanApplication
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:type sk:pipeline.Pipeline
py:loan_features/675
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_charged_off 1.0
ln:attr_dti 30.71
ln:attr_earliest_cr_line 1983.0
ln:attr_emp_length 10.0
ln:attr_fico_score 697.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 169.9
ln:attr_int_rate 13.59
ln:attr_loan_amnt 5000.0
ln:attr_log_annual_inc 4.903095415639038
ln:attr_log_revol_bal 4.66958648722742
ln:attr_open_acc 10.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 92.2
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 16.0
used
used
used
ex:classify_loans/675
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2024-02-05T22:33:00.516596
prov:endTime 2024-02-05T22:33:00.518419
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/675
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.25962601606259794
ln:recommendation ln:approved
ex:review_recommendation/675
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/675/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected