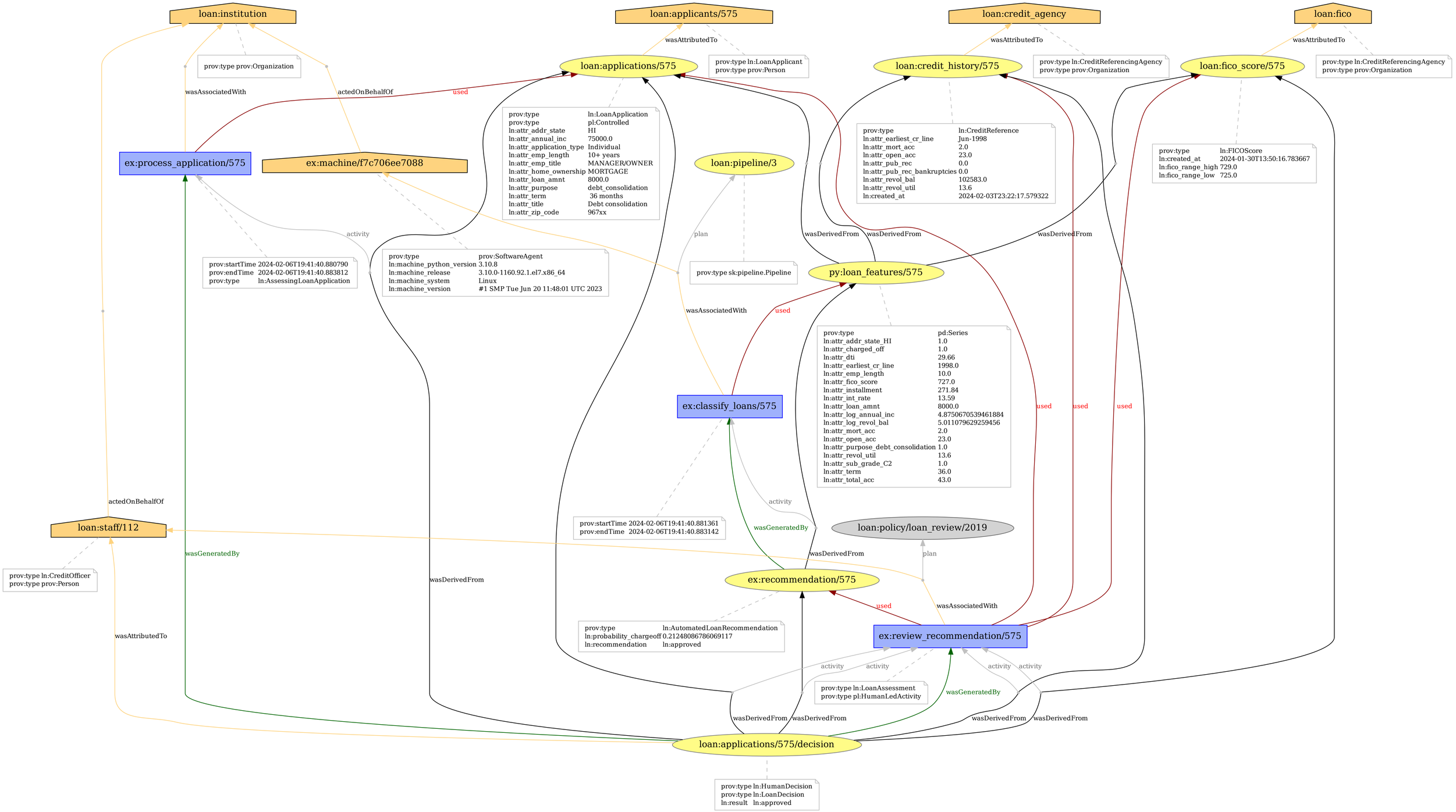
loan:institution
prov:type prov:Organization
loan:applicants/575
wasAttributedTo
loan:applications/575
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/575
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/575
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state HI
ln:attr_annual_inc 75000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title MANAGER/OWNER
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 8000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 967xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-1998
ln:attr_mort_acc 2.0
ln:attr_open_acc 23.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 102583.0
ln:attr_revol_util 13.6
ln:created_at 2024-02-03T23:22:17.579322
prov:type ln:FICOScore
ln:created_at 2024-01-30T13:50:16.783667
ln:fico_range_high 729.0
ln:fico_range_low 725.0
ex:process_application/575
ex:machine/f7c706ee7088
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-02-06T19:41:40.880790
prov:endTime 2024-02-06T19:41:40.883812
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/575
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_HI 1.0
ln:attr_charged_off 1.0
ln:attr_dti 29.66
ln:attr_earliest_cr_line 1998.0
ln:attr_emp_length 10.0
ln:attr_fico_score 727.0
ln:attr_installment 271.84
ln:attr_int_rate 13.59
ln:attr_loan_amnt 8000.0
ln:attr_log_annual_inc 4.8750670539461884
ln:attr_log_revol_bal 5.011079629259456
ln:attr_mort_acc 2.0
ln:attr_open_acc 23.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 13.6
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 43.0
used
used
used
ex:classify_loans/575
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2024-02-06T19:41:40.881361
prov:endTime 2024-02-06T19:41:40.883142
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/575
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.21248086786069117
ln:recommendation ln:approved
ex:review_recommendation/575
wasAttributedTo
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/575/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved