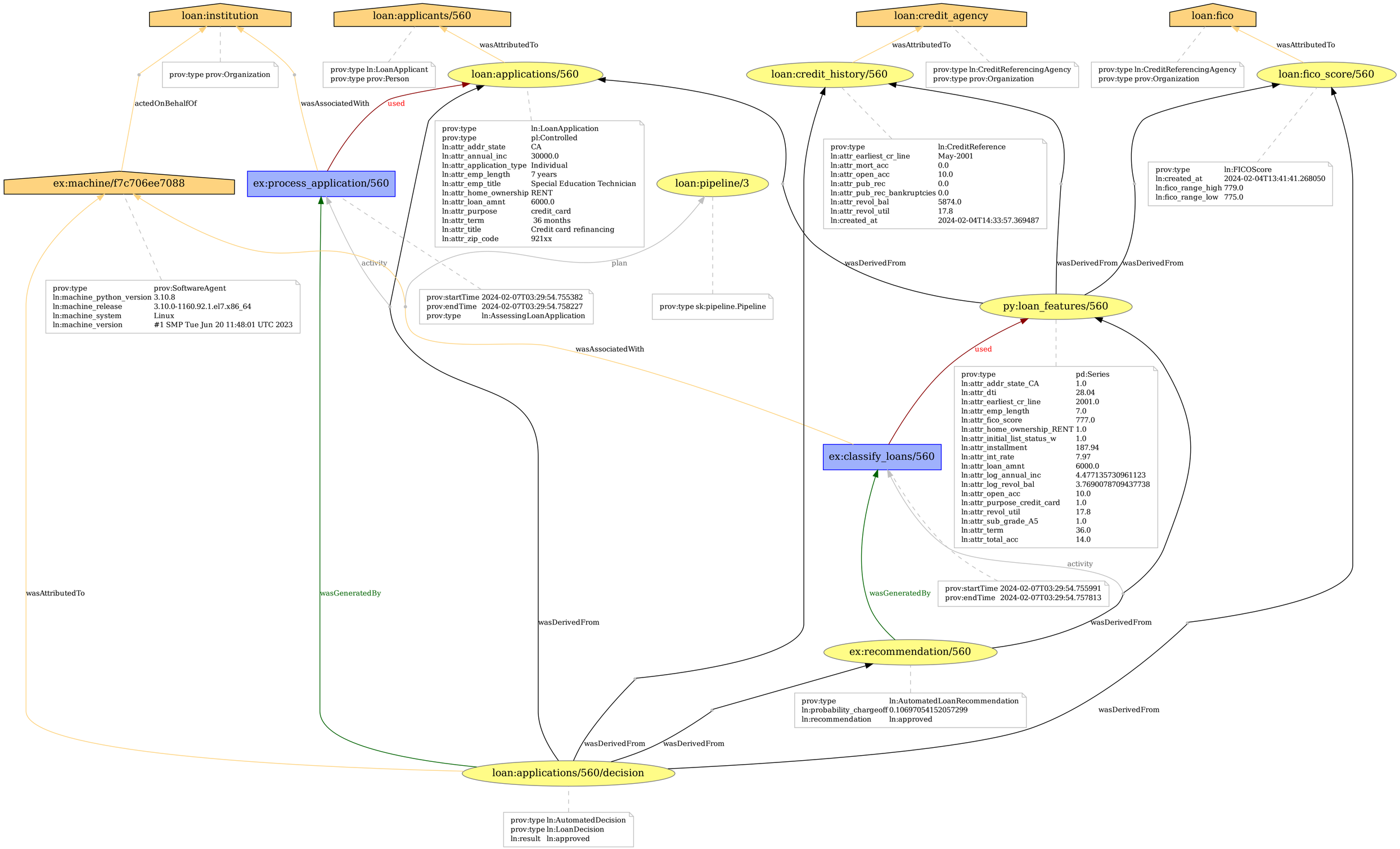
loan:institution
loan:applicants/560
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/560
loan:credit_history/560
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/560
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 30000.0
ln:attr_application_type Individual
ln:attr_emp_length 7 years
ln:attr_emp_title Special Education Technician
ln:attr_home_ownership RENT
ln:attr_loan_amnt 6000.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 921xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line May-2001
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 5874.0
ln:attr_revol_util 17.8
ln:created_at 2024-02-04T14:33:57.369487
prov:type ln:FICOScore
ln:created_at 2024-02-04T13:41:41.268050
ln:fico_range_high 779.0
ln:fico_range_low 775.0
ex:machine/f7c706ee7088
ex:process_application/560
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 2024-02-07T03:29:54.755382
prov:endTime 2024-02-07T03:29:54.758227
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/560
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 28.04
ln:attr_earliest_cr_line 2001.0
ln:attr_emp_length 7.0
ln:attr_fico_score 777.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 187.94
ln:attr_int_rate 7.97
ln:attr_loan_amnt 6000.0
ln:attr_log_annual_inc 4.477135730961123
ln:attr_log_revol_bal 3.7690078709437738
ln:attr_open_acc 10.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 17.8
ln:attr_sub_grade_A5 1.0
ln:attr_term 36.0
ln:attr_total_acc 14.0
ex:classify_loans/560
activity
prov:startTime 2024-02-07T03:29:54.755991
prov:endTime 2024-02-07T03:29:54.757813
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
ex:recommendation/560
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.10697054152057299
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/560/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved