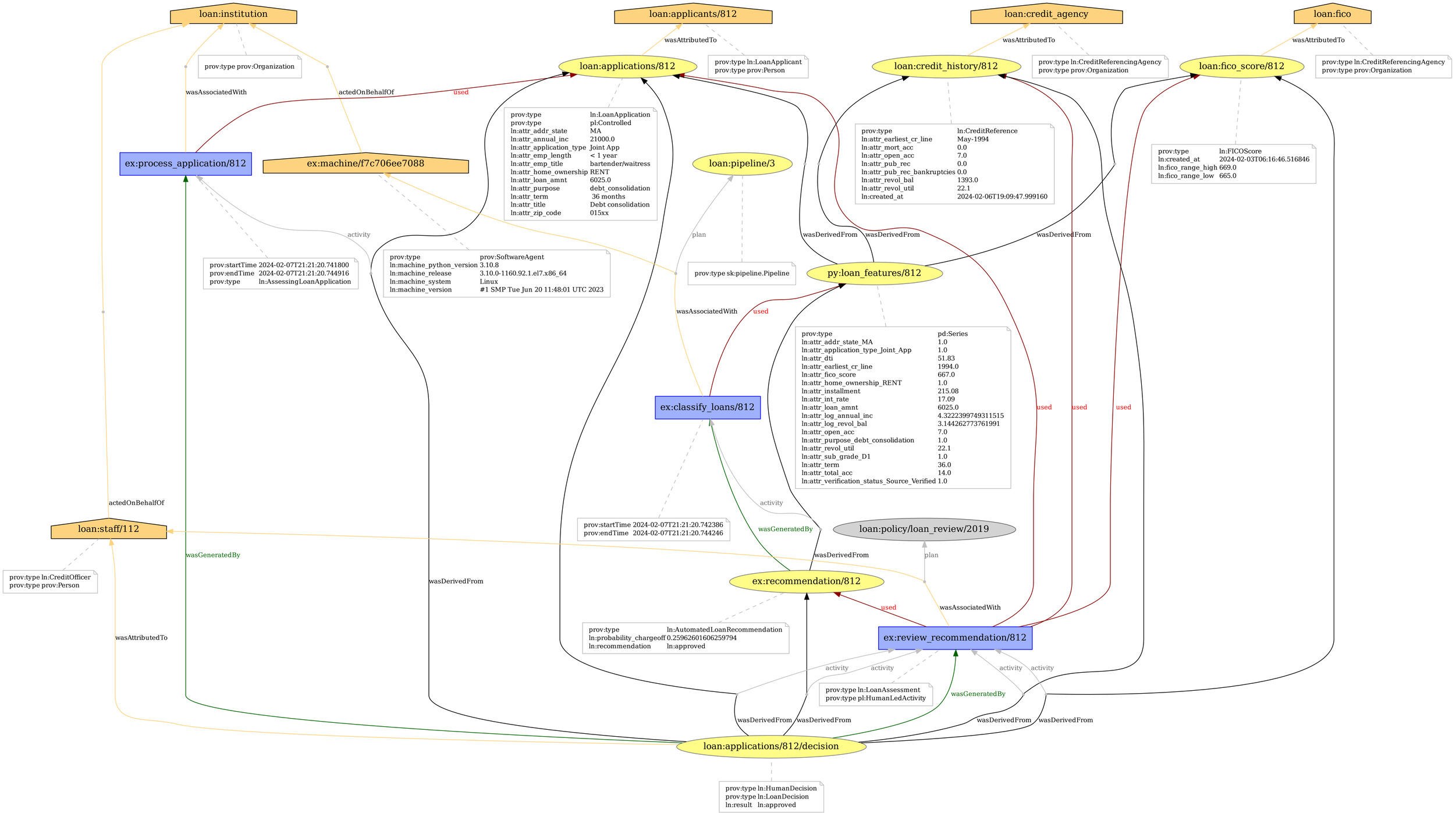
loan:institution
prov:type prov:Organization
loan:applicants/812
wasAttributedTo
loan:applications/812
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/812
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/812
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
ex:process_application/812
ex:machine/f7c706ee7088
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MA
ln:attr_annual_inc 21000.0
ln:attr_application_type Joint App
ln:attr_emp_length < 1 year
ln:attr_emp_title bartender/waitress
ln:attr_home_ownership RENT
ln:attr_loan_amnt 6025.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 015xx
loan:pipeline/3
prov:type ln:CreditReference
ln:attr_earliest_cr_line May-1994
ln:attr_mort_acc 0.0
ln:attr_open_acc 7.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 1393.0
ln:attr_revol_util 22.1
ln:created_at 2024-02-06T19:09:47.999160
prov:type ln:FICOScore
ln:created_at 2024-02-03T06:16:46.516846
ln:fico_range_high 669.0
ln:fico_range_low 665.0
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-02-07T21:21:20.741800
prov:endTime 2024-02-07T21:21:20.744916
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/812
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MA 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 51.83
ln:attr_earliest_cr_line 1994.0
ln:attr_fico_score 667.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 215.08
ln:attr_int_rate 17.09
ln:attr_loan_amnt 6025.0
ln:attr_log_annual_inc 4.3222399749311515
ln:attr_log_revol_bal 3.144262773761991
ln:attr_open_acc 7.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 22.1
ln:attr_sub_grade_D1 1.0
ln:attr_term 36.0
ln:attr_total_acc 14.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/812
actedOnBehalfOf
loan:staff/112
prov:type ln:CreditOfficer
prov:type prov:Person
wasGeneratedBy
wasAttributedTo
wasDerivedFrom
activity
prov:startTime 2024-02-07T21:21:20.742386
prov:endTime 2024-02-07T21:21:20.744246
wasGeneratedBy
loan:policy/loan_review/2019
plan
wasDerivedFrom
ex:recommendation/812
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.25962601606259794
ln:recommendation ln:approved
ex:review_recommendation/812
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/812/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved