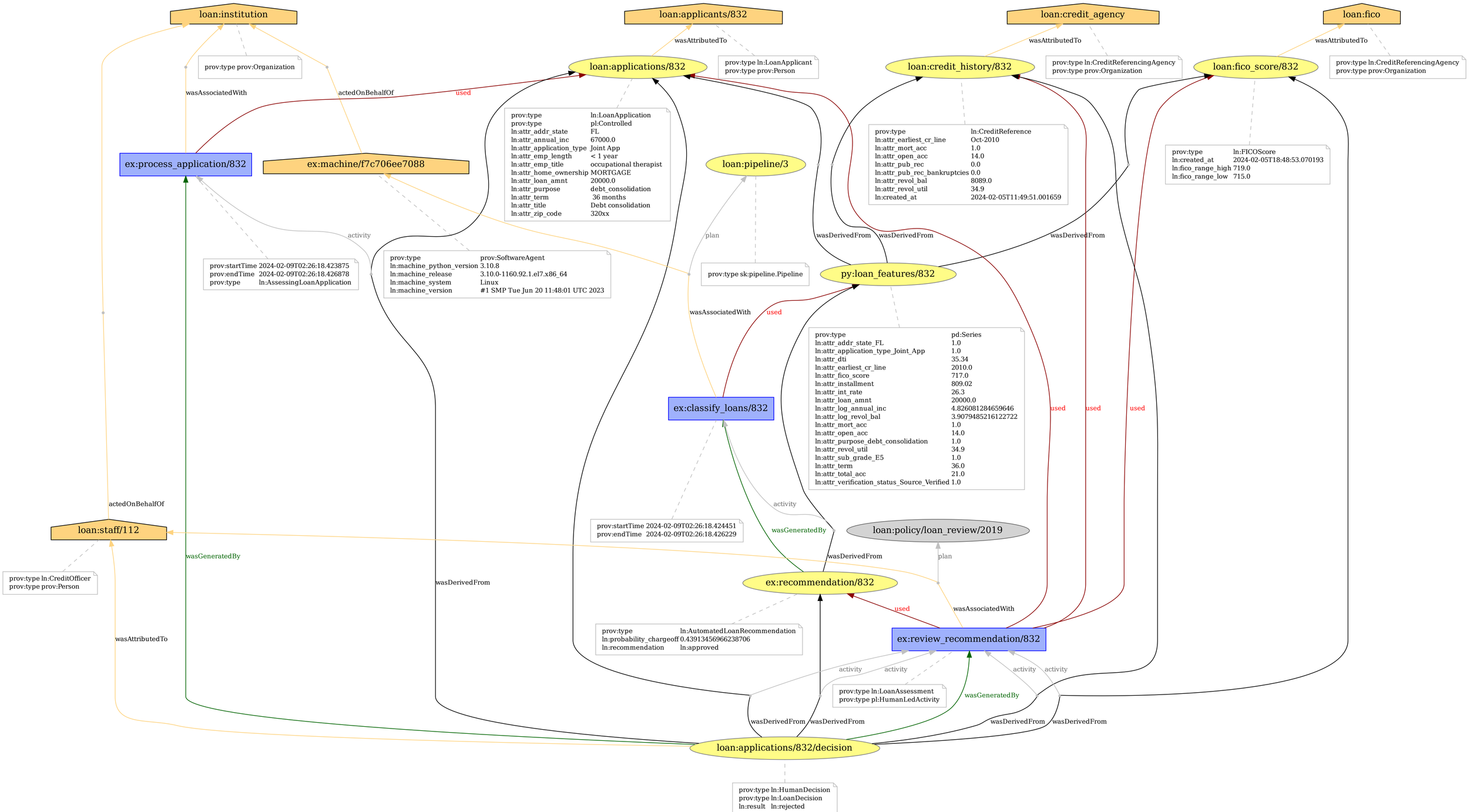
loan:institution
prov:type prov:Organization
loan:applicants/832
wasAttributedTo
loan:applications/832
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/832
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/832
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state FL
ln:attr_annual_inc 67000.0
ln:attr_application_type Joint App
ln:attr_emp_length < 1 year
ln:attr_emp_title occupational therapist
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 320xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2010
ln:attr_mort_acc 1.0
ln:attr_open_acc 14.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 8089.0
ln:attr_revol_util 34.9
ln:created_at 2024-02-05T11:49:51.001659
prov:type ln:FICOScore
ln:created_at 2024-02-05T18:48:53.070193
ln:fico_range_high 719.0
ln:fico_range_low 715.0
ex:process_application/832
ex:machine/f7c706ee7088
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-02-09T02:26:18.423875
prov:endTime 2024-02-09T02:26:18.426878
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/832
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_FL 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 35.34
ln:attr_earliest_cr_line 2010.0
ln:attr_fico_score 717.0
ln:attr_installment 809.02
ln:attr_int_rate 26.3
ln:attr_loan_amnt 20000.0
ln:attr_log_annual_inc 4.826081284659646
ln:attr_log_revol_bal 3.9079485216122722
ln:attr_mort_acc 1.0
ln:attr_open_acc 14.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 34.9
ln:attr_sub_grade_E5 1.0
ln:attr_term 36.0
ln:attr_total_acc 21.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/832
activity
prov:startTime 2024-02-09T02:26:18.424451
prov:endTime 2024-02-09T02:26:18.426229
wasGeneratedBy
loan:policy/loan_review/2019
actedOnBehalfOf
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/832
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.43913456966238706
ln:recommendation ln:approved
ex:review_recommendation/832
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/832/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected