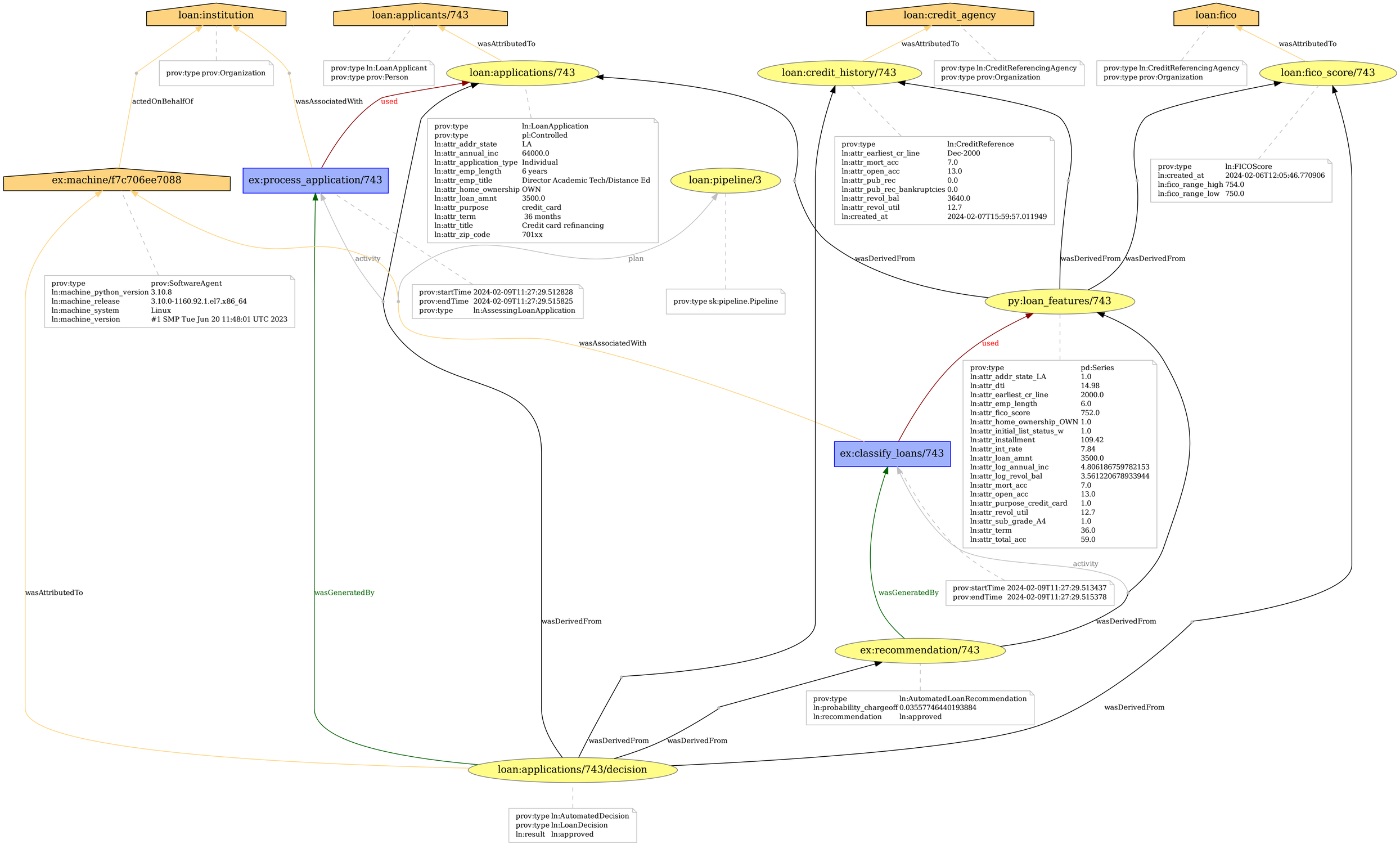
loan:institution
loan:applicants/743
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/743
loan:credit_history/743
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/743
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state LA
ln:attr_annual_inc 64000.0
ln:attr_application_type Individual
ln:attr_emp_length 6 years
ln:attr_emp_title Director Academic Tech/Distance Ed
ln:attr_home_ownership OWN
ln:attr_loan_amnt 3500.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 701xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Dec-2000
ln:attr_mort_acc 7.0
ln:attr_open_acc 13.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 3640.0
ln:attr_revol_util 12.7
ln:created_at 2024-02-07T15:59:57.011949
prov:type ln:FICOScore
ln:created_at 2024-02-06T12:05:46.770906
ln:fico_range_high 754.0
ln:fico_range_low 750.0
ex:machine/f7c706ee7088
ex:process_application/743
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 2024-02-09T11:27:29.512828
prov:endTime 2024-02-09T11:27:29.515825
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/743
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_LA 1.0
ln:attr_dti 14.98
ln:attr_earliest_cr_line 2000.0
ln:attr_emp_length 6.0
ln:attr_fico_score 752.0
ln:attr_home_ownership_OWN 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 109.42
ln:attr_int_rate 7.84
ln:attr_loan_amnt 3500.0
ln:attr_log_annual_inc 4.806186759782153
ln:attr_log_revol_bal 3.561220678933944
ln:attr_mort_acc 7.0
ln:attr_open_acc 13.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 12.7
ln:attr_sub_grade_A4 1.0
ln:attr_term 36.0
ln:attr_total_acc 59.0
ex:classify_loans/743
activity
prov:startTime 2024-02-09T11:27:29.513437
prov:endTime 2024-02-09T11:27:29.515378
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/743
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/743/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved