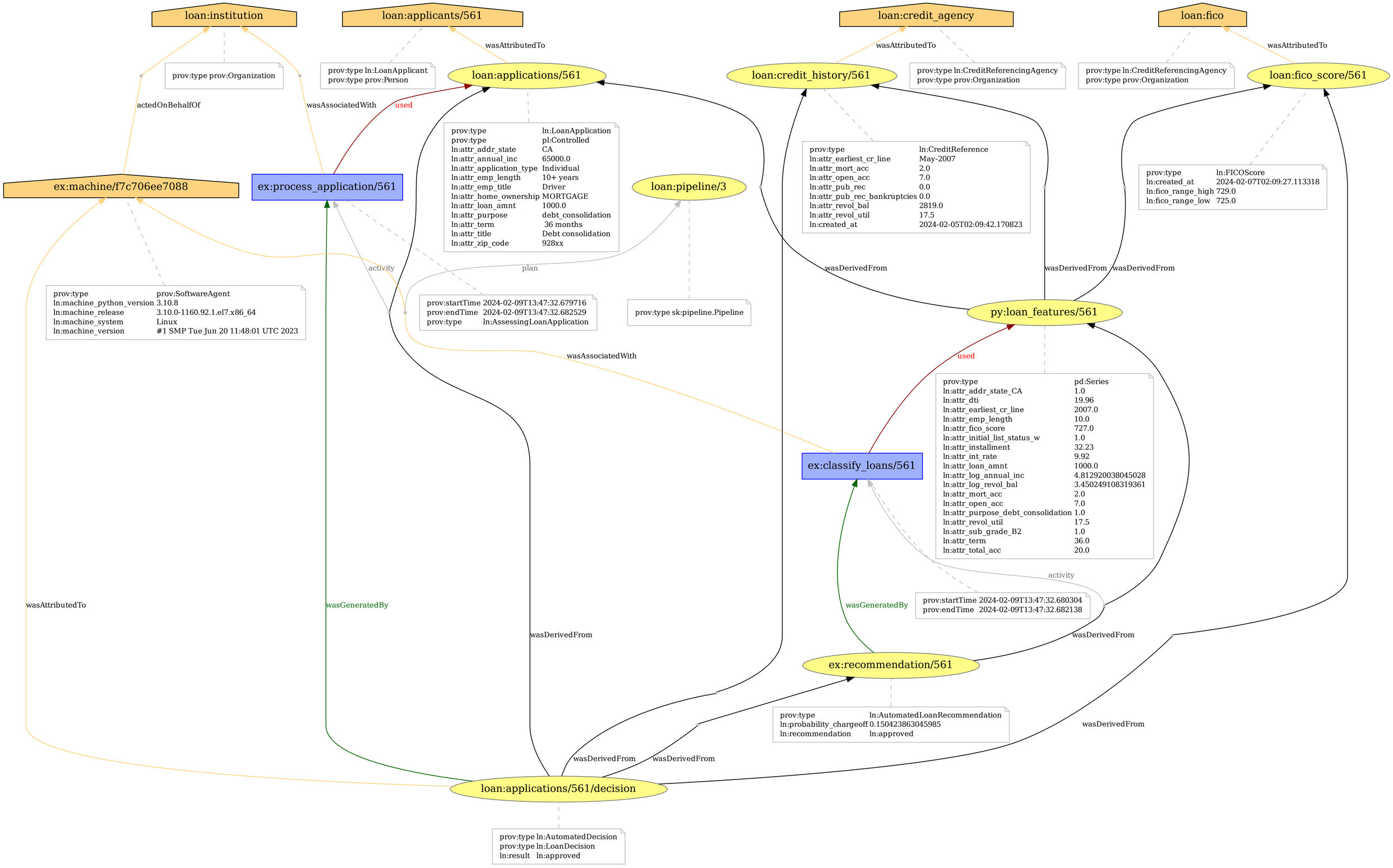
loan:institution
loan:applicants/561
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/561
loan:credit_history/561
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/561
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 65000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Driver
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 1000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 928xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line May-2007
ln:attr_mort_acc 2.0
ln:attr_open_acc 7.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 2819.0
ln:attr_revol_util 17.5
ln:created_at 2024-02-05T02:09:42.170823
prov:type ln:FICOScore
ln:created_at 2024-02-07T02:09:27.113318
ln:fico_range_high 729.0
ln:fico_range_low 725.0
ex:machine/f7c706ee7088
ex:process_application/561
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 2024-02-09T13:47:32.679716
prov:endTime 2024-02-09T13:47:32.682529
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/561
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 19.96
ln:attr_earliest_cr_line 2007.0
ln:attr_emp_length 10.0
ln:attr_fico_score 727.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 32.23
ln:attr_int_rate 9.92
ln:attr_loan_amnt 1000.0
ln:attr_log_annual_inc 4.812920038045028
ln:attr_log_revol_bal 3.450249108319361
ln:attr_mort_acc 2.0
ln:attr_open_acc 7.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 17.5
ln:attr_sub_grade_B2 1.0
ln:attr_term 36.0
ln:attr_total_acc 20.0
ex:classify_loans/561
activity
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
prov:startTime 2024-02-09T13:47:32.680304
prov:endTime 2024-02-09T13:47:32.682138
wasDerivedFrom
wasDerivedFrom
ex:recommendation/561
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.150423863045985
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/561/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved