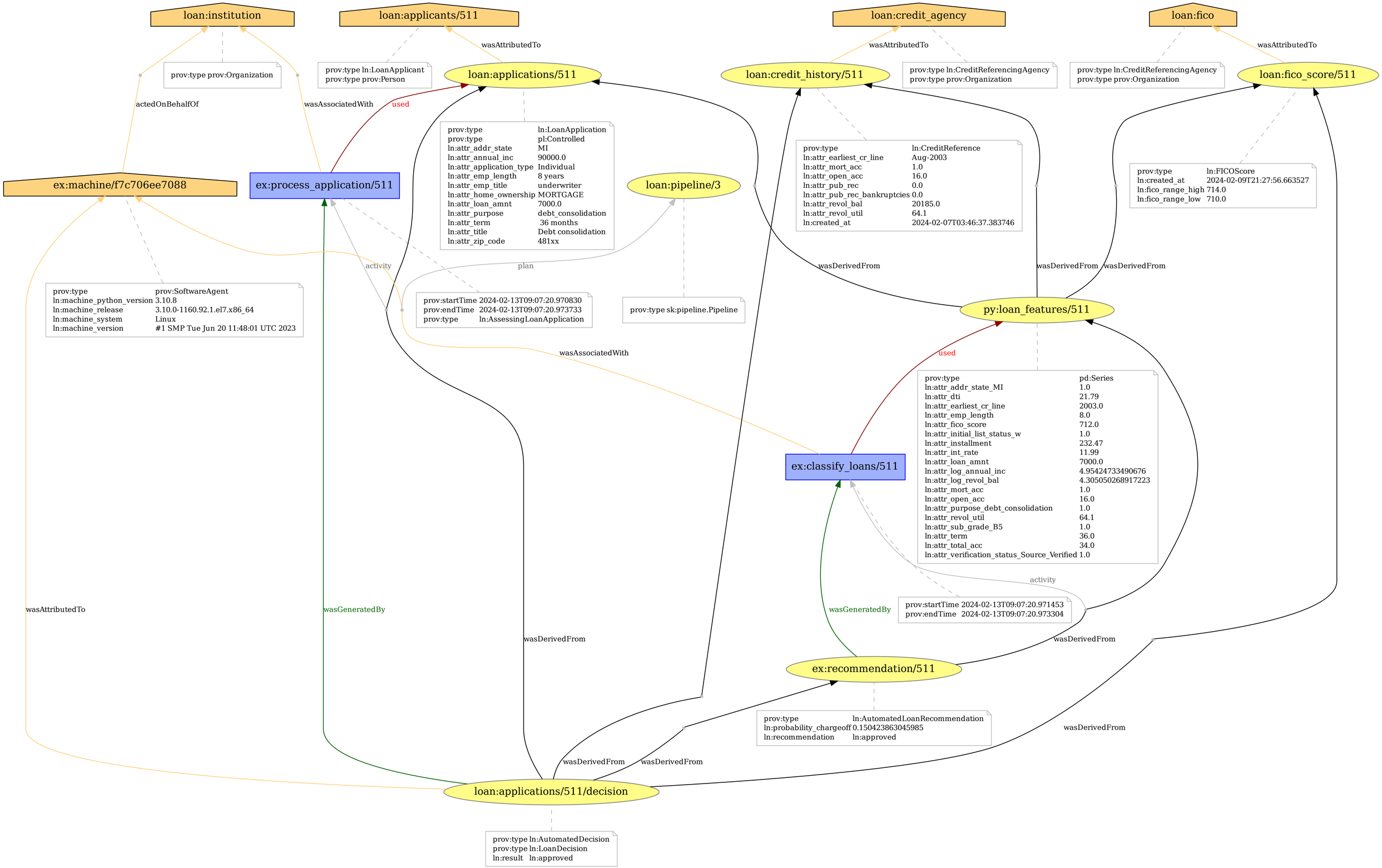
loan:institution
loan:applicants/511
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/511
loan:credit_history/511
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/511
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MI
ln:attr_annual_inc 90000.0
ln:attr_application_type Individual
ln:attr_emp_length 8 years
ln:attr_emp_title underwriter
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 7000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 481xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-2003
ln:attr_mort_acc 1.0
ln:attr_open_acc 16.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 20185.0
ln:attr_revol_util 64.1
ln:created_at 2024-02-07T03:46:37.383746
prov:type ln:FICOScore
ln:created_at 2024-02-09T21:27:56.663527
ln:fico_range_high 714.0
ln:fico_range_low 710.0
ex:machine/f7c706ee7088
ex:process_application/511
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 2024-02-13T09:07:20.970830
prov:endTime 2024-02-13T09:07:20.973733
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/511
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MI 1.0
ln:attr_dti 21.79
ln:attr_earliest_cr_line 2003.0
ln:attr_emp_length 8.0
ln:attr_fico_score 712.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 232.47
ln:attr_int_rate 11.99
ln:attr_loan_amnt 7000.0
ln:attr_log_annual_inc 4.95424733490676
ln:attr_log_revol_bal 4.305050268917223
ln:attr_mort_acc 1.0
ln:attr_open_acc 16.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 64.1
ln:attr_sub_grade_B5 1.0
ln:attr_term 36.0
ln:attr_total_acc 34.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/511
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2024-02-13T09:07:20.971453
prov:endTime 2024-02-13T09:07:20.973304
wasDerivedFrom
ex:recommendation/511
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.150423863045985
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/511/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved