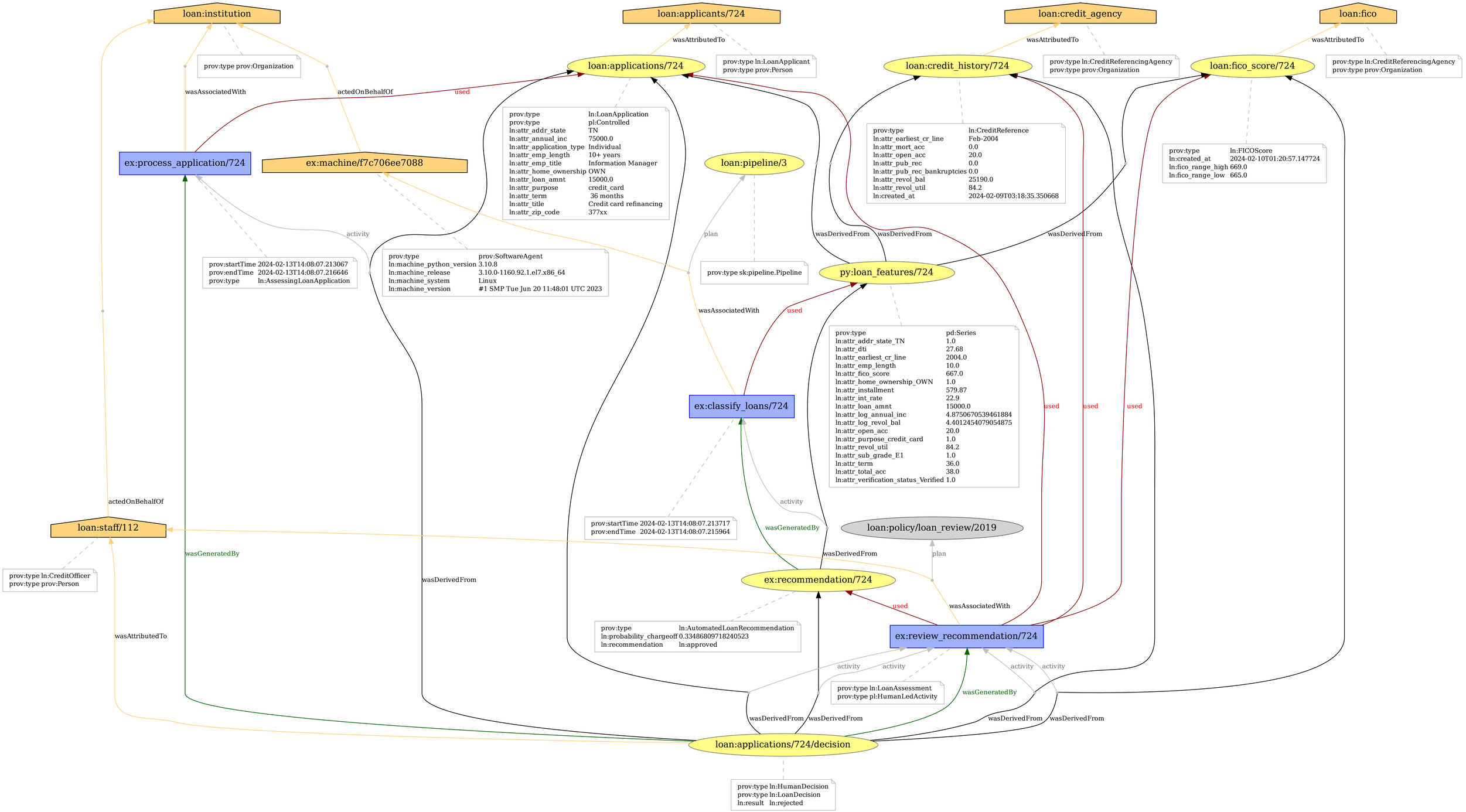
loan:institution
prov:type prov:Organization
loan:applicants/724
wasAttributedTo
loan:applications/724
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/724
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/724
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state TN
ln:attr_annual_inc 75000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Information Manager
ln:attr_home_ownership OWN
ln:attr_loan_amnt 15000.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 377xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Feb-2004
ln:attr_mort_acc 0.0
ln:attr_open_acc 20.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 25190.0
ln:attr_revol_util 84.2
ln:created_at 2024-02-09T03:18:35.350668
prov:type ln:FICOScore
ln:created_at 2024-02-10T01:20:57.147724
ln:fico_range_high 669.0
ln:fico_range_low 665.0
ex:process_application/724
ex:machine/f7c706ee7088
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-02-13T14:08:07.213067
prov:endTime 2024-02-13T14:08:07.216646
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/724
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_TN 1.0
ln:attr_dti 27.68
ln:attr_earliest_cr_line 2004.0
ln:attr_emp_length 10.0
ln:attr_fico_score 667.0
ln:attr_home_ownership_OWN 1.0
ln:attr_installment 579.87
ln:attr_int_rate 22.9
ln:attr_loan_amnt 15000.0
ln:attr_log_annual_inc 4.8750670539461884
ln:attr_log_revol_bal 4.4012454079054875
ln:attr_open_acc 20.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 84.2
ln:attr_sub_grade_E1 1.0
ln:attr_term 36.0
ln:attr_total_acc 38.0
ln:attr_verification_status_Verified 1.0
used
used
used
ex:classify_loans/724
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2024-02-13T14:08:07.213717
prov:endTime 2024-02-13T14:08:07.215964
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/724
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.33486809718240523
ln:recommendation ln:approved
ex:review_recommendation/724
wasAttributedTo
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/724/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected