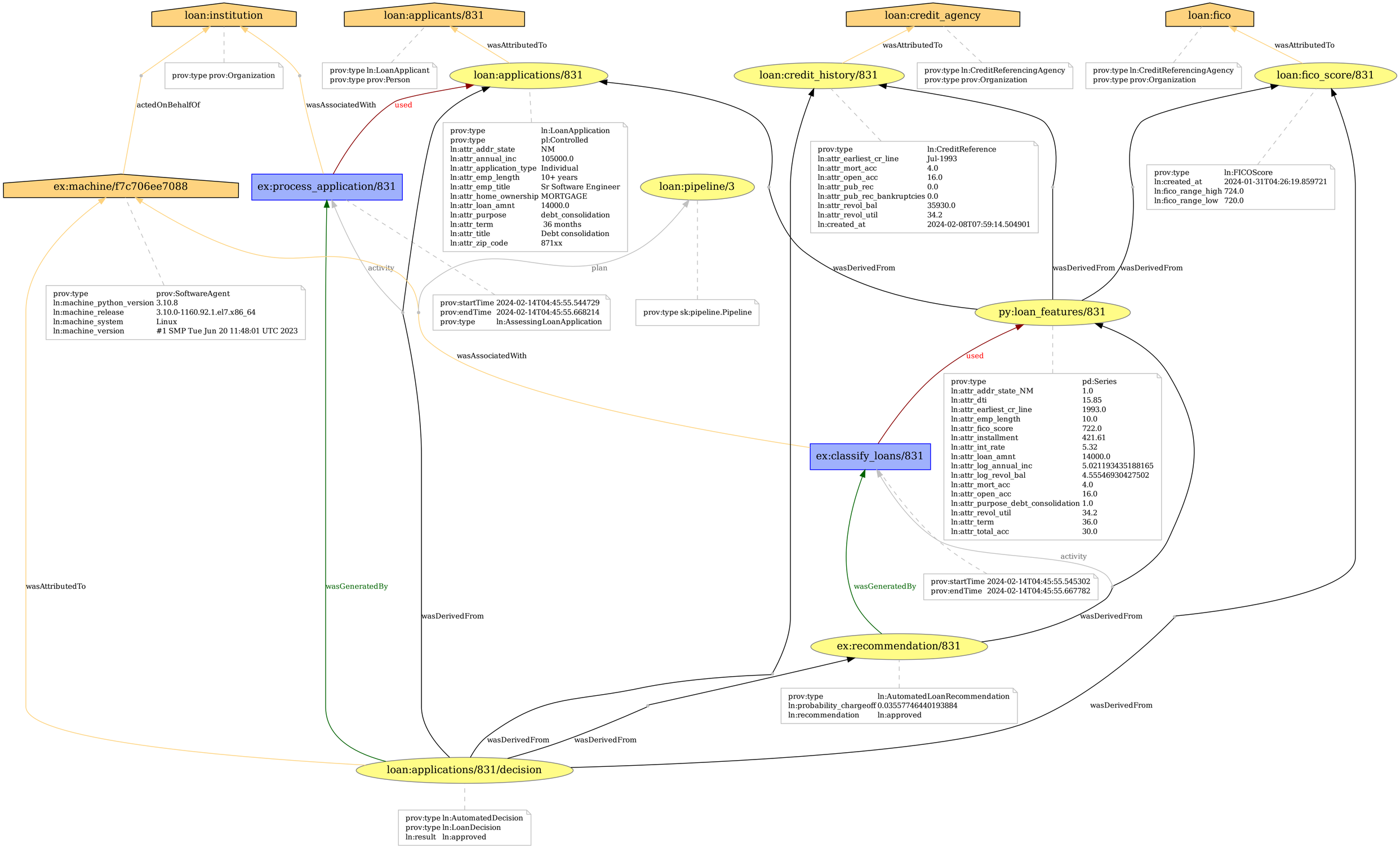
loan:institution
loan:applicants/831
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/831
loan:credit_history/831
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/831
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NM
ln:attr_annual_inc 105000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Sr Software Engineer
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 14000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 871xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jul-1993
ln:attr_mort_acc 4.0
ln:attr_open_acc 16.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 35930.0
ln:attr_revol_util 34.2
ln:created_at 2024-02-08T07:59:14.504901
prov:type ln:FICOScore
ln:created_at 2024-01-31T04:26:19.859721
ln:fico_range_high 724.0
ln:fico_range_low 720.0
ex:machine/f7c706ee7088
ex:process_application/831
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 2024-02-14T04:45:55.544729
prov:endTime 2024-02-14T04:45:55.668214
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/831
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NM 1.0
ln:attr_dti 15.85
ln:attr_earliest_cr_line 1993.0
ln:attr_emp_length 10.0
ln:attr_fico_score 722.0
ln:attr_installment 421.61
ln:attr_int_rate 5.32
ln:attr_loan_amnt 14000.0
ln:attr_log_annual_inc 5.021193435188165
ln:attr_log_revol_bal 4.55546930427502
ln:attr_mort_acc 4.0
ln:attr_open_acc 16.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 34.2
ln:attr_term 36.0
ln:attr_total_acc 30.0
ex:classify_loans/831
activity
prov:startTime 2024-02-14T04:45:55.545302
prov:endTime 2024-02-14T04:45:55.667782
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/831
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/831/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved