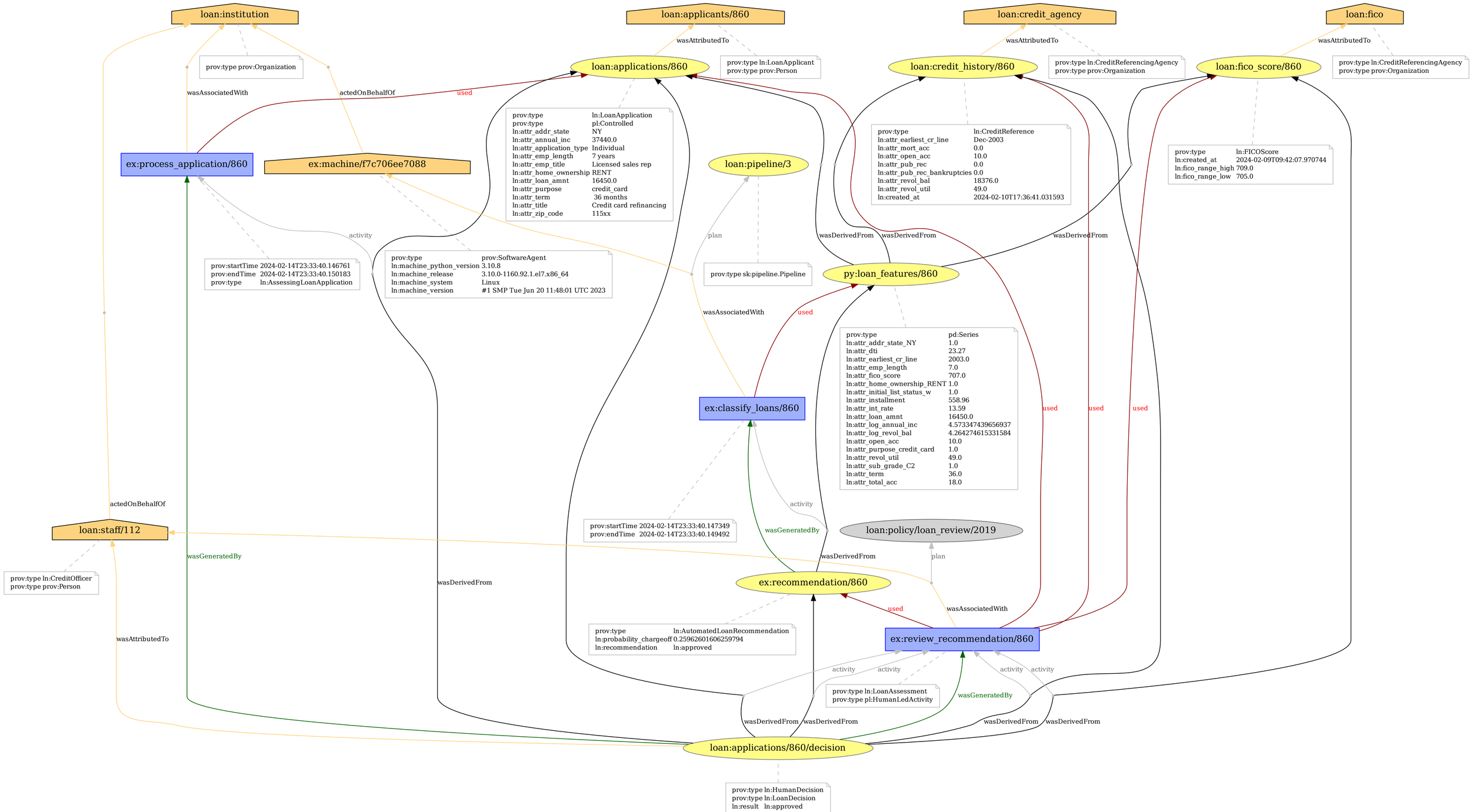
loan:institution
loan:applicants/860
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
loan:applications/860
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/860
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/860
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NY
ln:attr_annual_inc 37440.0
ln:attr_application_type Individual
ln:attr_emp_length 7 years
ln:attr_emp_title Licensed sales rep
ln:attr_home_ownership RENT
ln:attr_loan_amnt 16450.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 115xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Dec-2003
ln:attr_mort_acc 0.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 18376.0
ln:attr_revol_util 49.0
ln:created_at 2024-02-10T17:36:41.031593
prov:type ln:FICOScore
ln:created_at 2024-02-09T09:42:07.970744
ln:fico_range_high 709.0
ln:fico_range_low 705.0
ex:process_application/860
ex:machine/f7c706ee7088
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-02-14T23:33:40.146761
prov:endTime 2024-02-14T23:33:40.150183
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/860
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NY 1.0
ln:attr_dti 23.27
ln:attr_earliest_cr_line 2003.0
ln:attr_emp_length 7.0
ln:attr_fico_score 707.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 558.96
ln:attr_int_rate 13.59
ln:attr_loan_amnt 16450.0
ln:attr_log_annual_inc 4.573347439656937
ln:attr_log_revol_bal 4.264274615331584
ln:attr_open_acc 10.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 49.0
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 18.0
used
used
used
ex:classify_loans/860
actedOnBehalfOf
activity
prov:startTime 2024-02-14T23:33:40.147349
prov:endTime 2024-02-14T23:33:40.149492
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/860
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.25962601606259794
ln:recommendation ln:approved
ex:review_recommendation/860
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/860/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved