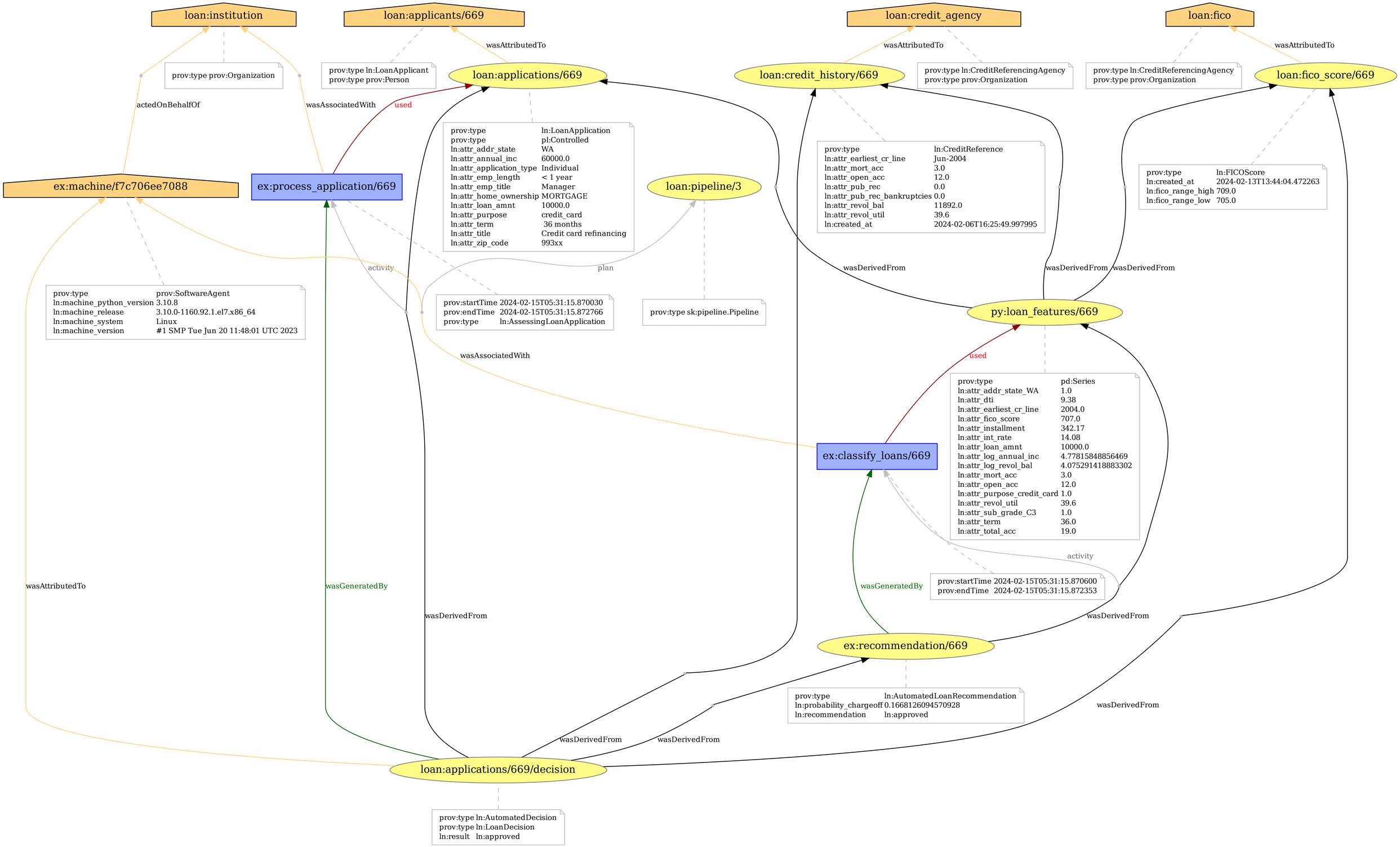
loan:institution
loan:applicants/669
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/669
loan:credit_history/669
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/669
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state WA
ln:attr_annual_inc 60000.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title Manager
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 10000.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 993xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-2004
ln:attr_mort_acc 3.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 11892.0
ln:attr_revol_util 39.6
ln:created_at 2024-02-06T16:25:49.997995
prov:type ln:FICOScore
ln:created_at 2024-02-13T13:44:04.472263
ln:fico_range_high 709.0
ln:fico_range_low 705.0
ex:machine/f7c706ee7088
ex:process_application/669
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 2024-02-15T05:31:15.870030
prov:endTime 2024-02-15T05:31:15.872766
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/669
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_WA 1.0
ln:attr_dti 9.38
ln:attr_earliest_cr_line 2004.0
ln:attr_fico_score 707.0
ln:attr_installment 342.17
ln:attr_int_rate 14.08
ln:attr_loan_amnt 10000.0
ln:attr_log_annual_inc 4.77815848856469
ln:attr_log_revol_bal 4.075291418883302
ln:attr_mort_acc 3.0
ln:attr_open_acc 12.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 39.6
ln:attr_sub_grade_C3 1.0
ln:attr_term 36.0
ln:attr_total_acc 19.0
ex:classify_loans/669
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2024-02-15T05:31:15.870600
prov:endTime 2024-02-15T05:31:15.872353
wasDerivedFrom
ex:recommendation/669
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.1668126094570928
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/669/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved