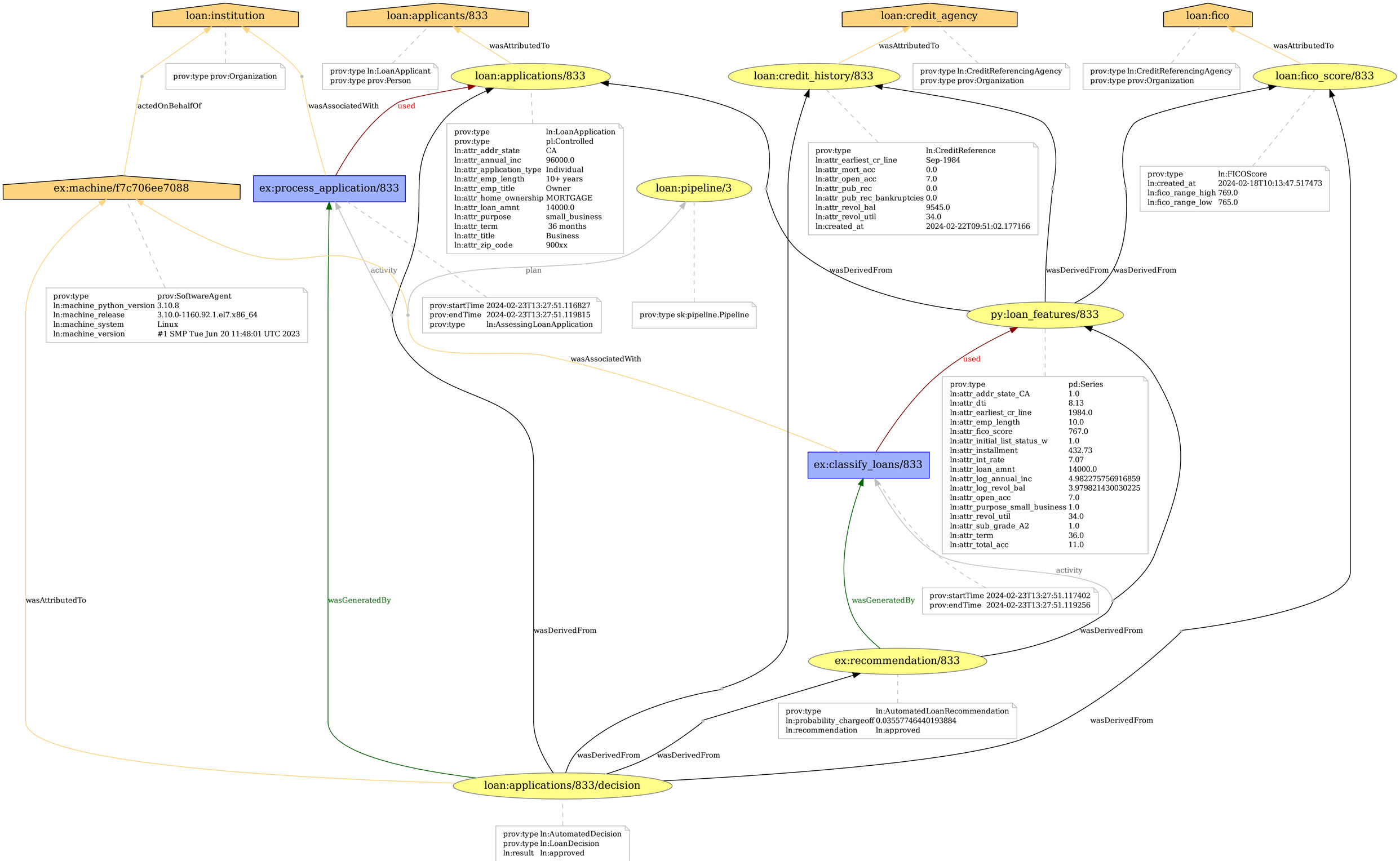
loan:institution
loan:applicants/833
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/833
loan:credit_history/833
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/833
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 96000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Owner
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 14000.0
ln:attr_purpose small_business
ln:attr_term 36 months
ln:attr_title Business
ln:attr_zip_code 900xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Sep-1984
ln:attr_mort_acc 0.0
ln:attr_open_acc 7.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 9545.0
ln:attr_revol_util 34.0
ln:created_at 2024-02-22T09:51:02.177166
prov:type ln:FICOScore
ln:created_at 2024-02-18T10:13:47.517473
ln:fico_range_high 769.0
ln:fico_range_low 765.0
ex:machine/f7c706ee7088
ex:process_application/833
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 2024-02-23T13:27:51.116827
prov:endTime 2024-02-23T13:27:51.119815
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/833
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 8.13
ln:attr_earliest_cr_line 1984.0
ln:attr_emp_length 10.0
ln:attr_fico_score 767.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 432.73
ln:attr_int_rate 7.07
ln:attr_loan_amnt 14000.0
ln:attr_log_annual_inc 4.982275756916859
ln:attr_log_revol_bal 3.979821430030225
ln:attr_open_acc 7.0
ln:attr_purpose_small_business 1.0
ln:attr_revol_util 34.0
ln:attr_sub_grade_A2 1.0
ln:attr_term 36.0
ln:attr_total_acc 11.0
ex:classify_loans/833
activity
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
prov:startTime 2024-02-23T13:27:51.117402
prov:endTime 2024-02-23T13:27:51.119256
wasDerivedFrom
wasDerivedFrom
ex:recommendation/833
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/833/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved