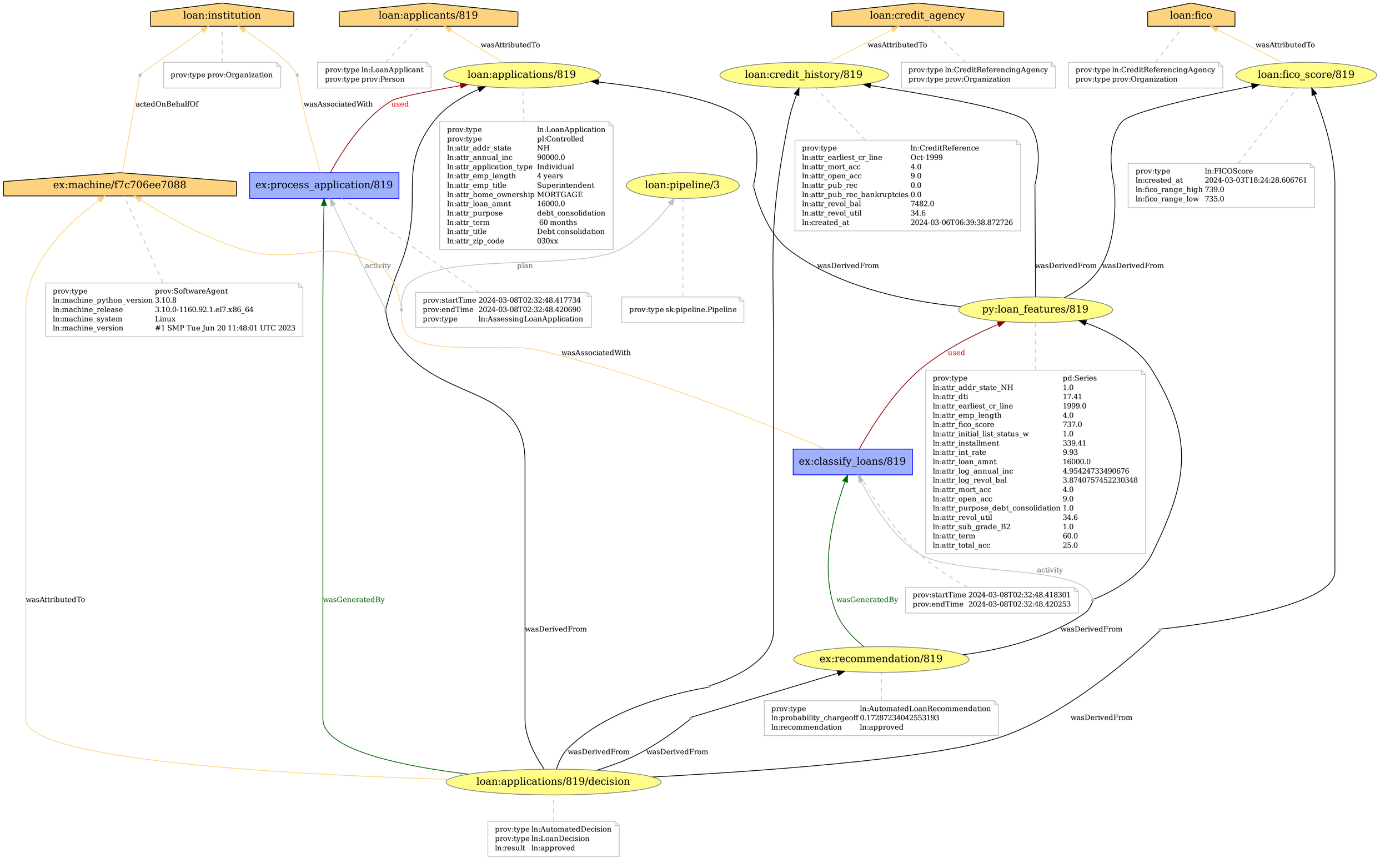
loan:institution
loan:applicants/819
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/819
loan:credit_history/819
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/819
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NH
ln:attr_annual_inc 90000.0
ln:attr_application_type Individual
ln:attr_emp_length 4 years
ln:attr_emp_title Superintendent
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 16000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 030xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-1999
ln:attr_mort_acc 4.0
ln:attr_open_acc 9.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 7482.0
ln:attr_revol_util 34.6
ln:created_at 2024-03-06T06:39:38.872726
prov:type ln:FICOScore
ln:created_at 2024-03-03T18:24:28.606761
ln:fico_range_high 739.0
ln:fico_range_low 735.0
ex:machine/f7c706ee7088
ex:process_application/819
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 2024-03-08T02:32:48.417734
prov:endTime 2024-03-08T02:32:48.420690
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/819
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NH 1.0
ln:attr_dti 17.41
ln:attr_earliest_cr_line 1999.0
ln:attr_emp_length 4.0
ln:attr_fico_score 737.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 339.41
ln:attr_int_rate 9.93
ln:attr_loan_amnt 16000.0
ln:attr_log_annual_inc 4.95424733490676
ln:attr_log_revol_bal 3.8740757452230348
ln:attr_mort_acc 4.0
ln:attr_open_acc 9.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 34.6
ln:attr_sub_grade_B2 1.0
ln:attr_term 60.0
ln:attr_total_acc 25.0
ex:classify_loans/819
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2024-03-08T02:32:48.418301
prov:endTime 2024-03-08T02:32:48.420253
wasDerivedFrom
ex:recommendation/819
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.17287234042553193
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/819/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved