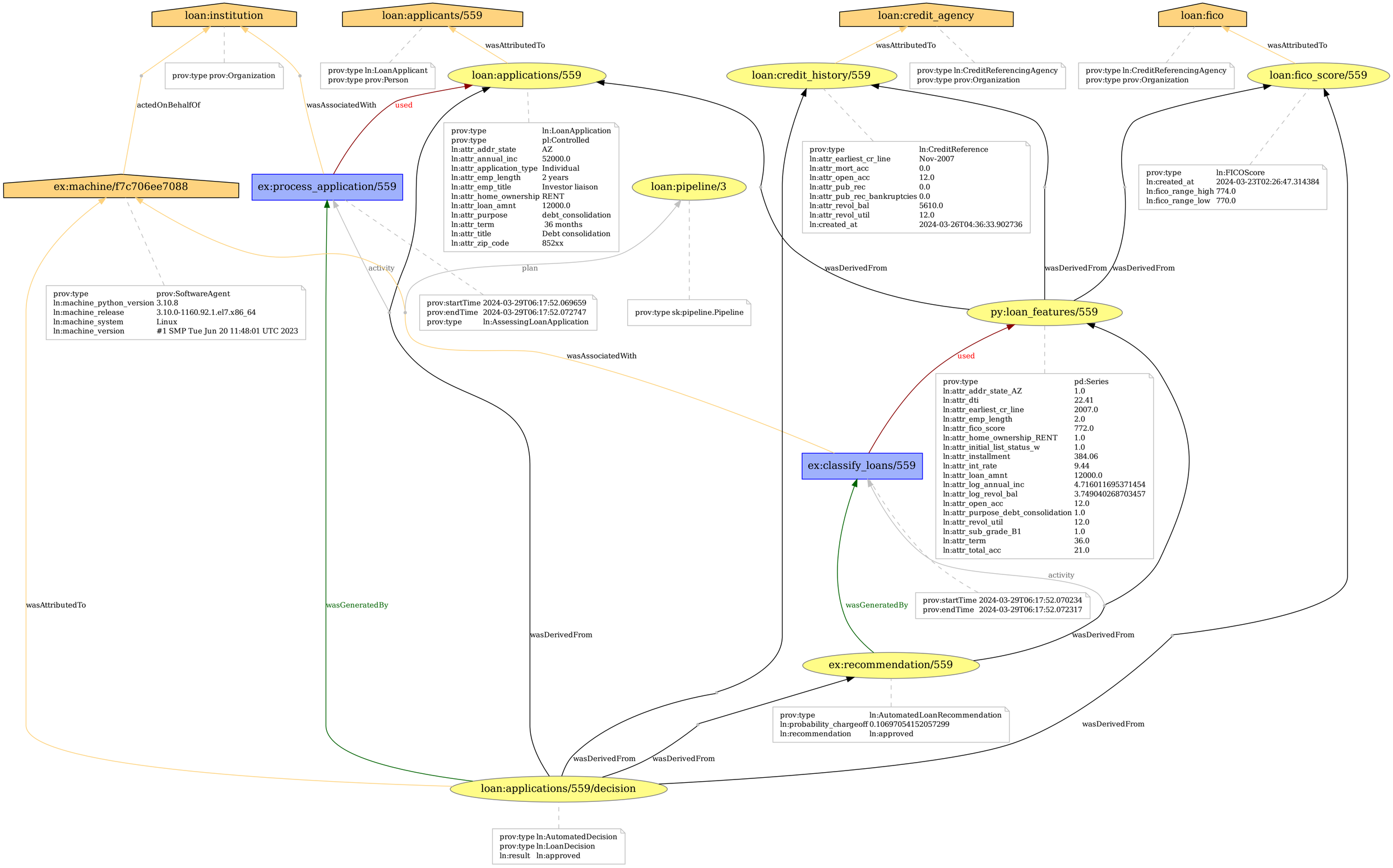
loan:institution
loan:applicants/559
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/559
loan:credit_history/559
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/559
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state AZ
ln:attr_annual_inc 52000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Investor liaison
ln:attr_home_ownership RENT
ln:attr_loan_amnt 12000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 852xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Nov-2007
ln:attr_mort_acc 0.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 5610.0
ln:attr_revol_util 12.0
ln:created_at 2024-03-26T04:36:33.902736
prov:type ln:FICOScore
ln:created_at 2024-03-23T02:26:47.314384
ln:fico_range_high 774.0
ln:fico_range_low 770.0
ex:machine/f7c706ee7088
ex:process_application/559
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 2024-03-29T06:17:52.069659
prov:endTime 2024-03-29T06:17:52.072747
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/559
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_AZ 1.0
ln:attr_dti 22.41
ln:attr_earliest_cr_line 2007.0
ln:attr_emp_length 2.0
ln:attr_fico_score 772.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 384.06
ln:attr_int_rate 9.44
ln:attr_loan_amnt 12000.0
ln:attr_log_annual_inc 4.716011695371454
ln:attr_log_revol_bal 3.749040268703457
ln:attr_open_acc 12.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 12.0
ln:attr_sub_grade_B1 1.0
ln:attr_term 36.0
ln:attr_total_acc 21.0
ex:classify_loans/559
activity
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
prov:startTime 2024-03-29T06:17:52.070234
prov:endTime 2024-03-29T06:17:52.072317
wasDerivedFrom
wasDerivedFrom
ex:recommendation/559
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.10697054152057299
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/559/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved