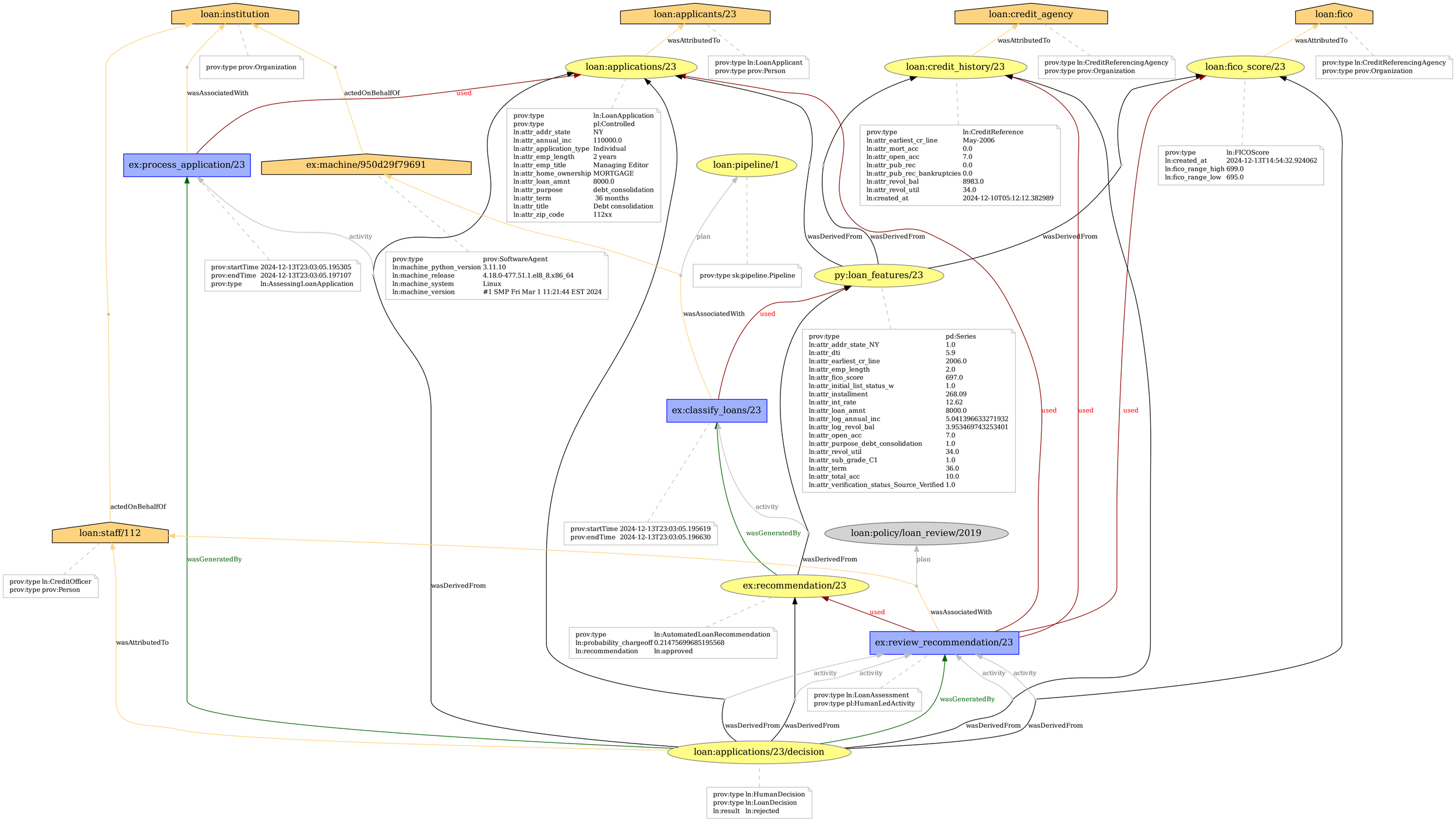
loan:institution
loan:applicants/23
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
loan:applications/23
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/23
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/23
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 110000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Managing Editor
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 8000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 112xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line May-2006
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 8983.0
ln:attr_revol_util 34.0
ln:created_at 2024-12-10T05:12:12.382989
prov:type ln:FICOScore
ln:created_at 2024-12-13T14:54:32.924062
ln:fico_range_high 699.0
ln:fico_range_low 695.0
ex:process_application/23
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-12-13T23:03:05.195305
prov:endTime 2024-12-13T23:03:05.197107
prov:type ln:AssessingLoanApplication
prov:type prov:SoftwareAgent
ln:machine_python_version 3.11.10
ln:machine_release 4.18.0-477.51.1.el8_8.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Fri Mar 1 11:21:44 EST 2024
prov:type sk:pipeline.Pipeline
py:loan_features/23
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NY 1.0
ln:attr_dti 5.9
ln:attr_earliest_cr_line 2006.0
ln:attr_emp_length 2.0
ln:attr_fico_score 697.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 268.09
ln:attr_int_rate 12.62
ln:attr_loan_amnt 8000.0
ln:attr_log_annual_inc 5.041396633271932
ln:attr_log_revol_bal 3.953469743253401
ln:attr_open_acc 7.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 34.0
ln:attr_sub_grade_C1 1.0
ln:attr_term 36.0
ln:attr_total_acc 10.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/23
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2024-12-13T23:03:05.195619
prov:endTime 2024-12-13T23:03:05.196630
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/23
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.21475699685195568
ln:recommendation ln:approved
ex:review_recommendation/23
wasAttributedTo
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/23/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected