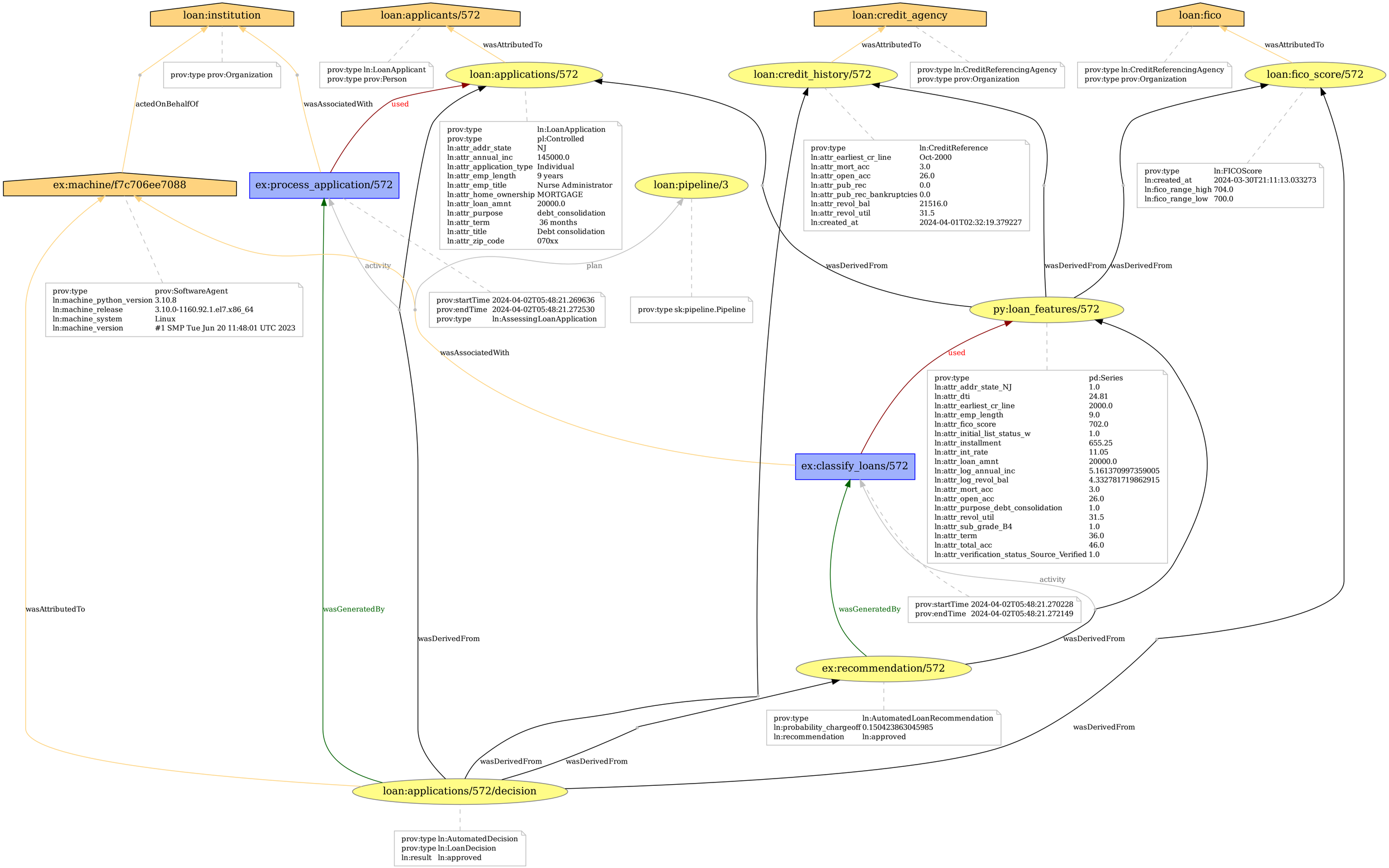
loan:institution
loan:applicants/572
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/572
loan:credit_history/572
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/572
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NJ
ln:attr_annual_inc 145000.0
ln:attr_application_type Individual
ln:attr_emp_length 9 years
ln:attr_emp_title Nurse Administrator
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 20000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 070xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2000
ln:attr_mort_acc 3.0
ln:attr_open_acc 26.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 21516.0
ln:attr_revol_util 31.5
ln:created_at 2024-04-01T02:32:19.379227
prov:type ln:FICOScore
ln:created_at 2024-03-30T21:11:13.033273
ln:fico_range_high 704.0
ln:fico_range_low 700.0
ex:machine/f7c706ee7088
ex:process_application/572
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 2024-04-02T05:48:21.269636
prov:endTime 2024-04-02T05:48:21.272530
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/572
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NJ 1.0
ln:attr_dti 24.81
ln:attr_earliest_cr_line 2000.0
ln:attr_emp_length 9.0
ln:attr_fico_score 702.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 655.25
ln:attr_int_rate 11.05
ln:attr_loan_amnt 20000.0
ln:attr_log_annual_inc 5.161370997359005
ln:attr_log_revol_bal 4.332781719862915
ln:attr_mort_acc 3.0
ln:attr_open_acc 26.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 31.5
ln:attr_sub_grade_B4 1.0
ln:attr_term 36.0
ln:attr_total_acc 46.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/572
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2024-04-02T05:48:21.270228
prov:endTime 2024-04-02T05:48:21.272149
wasDerivedFrom
ex:recommendation/572
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.150423863045985
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/572/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved