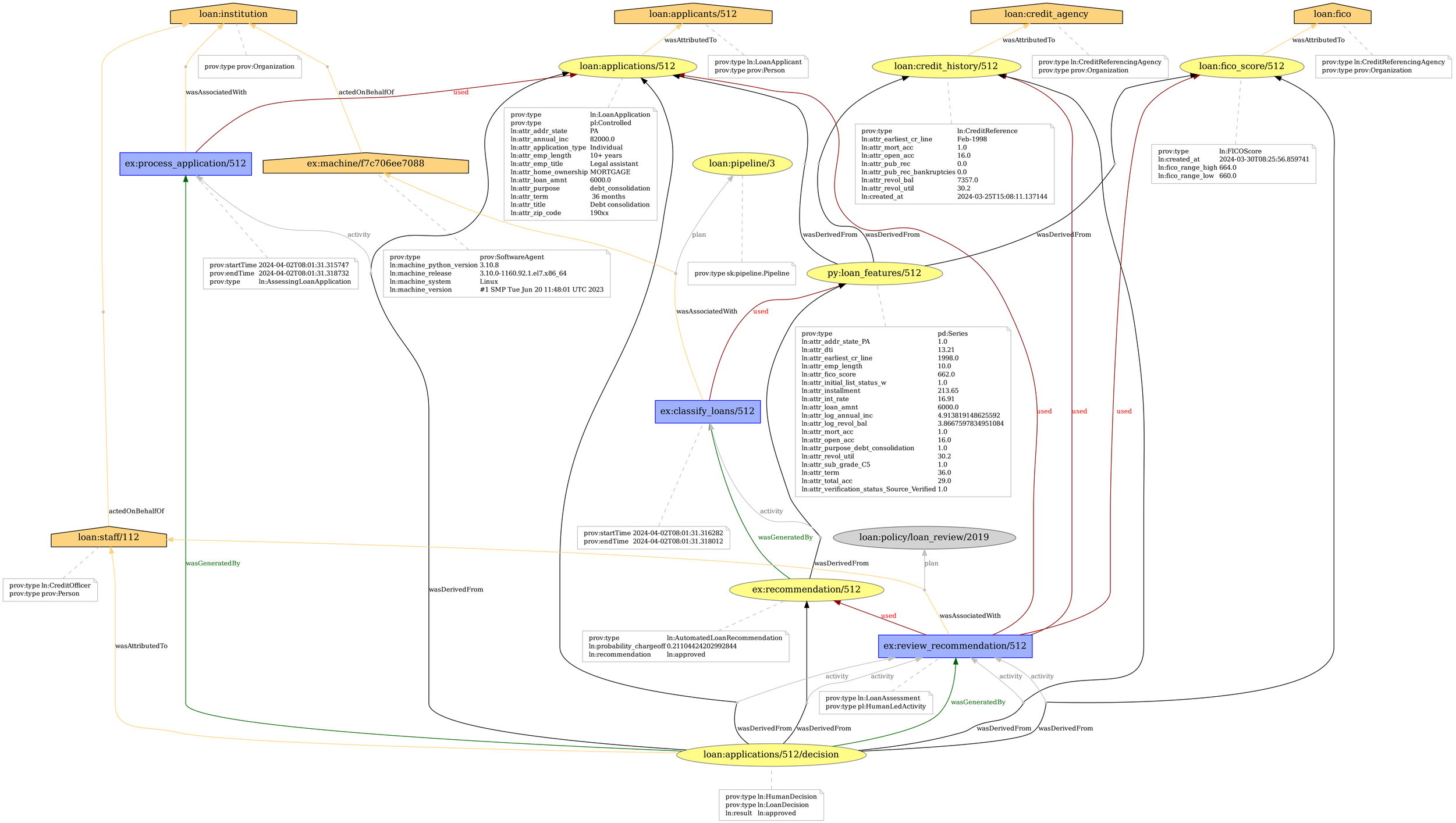
loan:institution
prov:type prov:Organization
loan:applicants/512
wasAttributedTo
loan:applications/512
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/512
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/512
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
ex:process_application/512
ex:machine/f7c706ee7088
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state PA
ln:attr_annual_inc 82000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Legal assistant
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 6000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 190xx
loan:pipeline/3
prov:type ln:CreditReference
ln:attr_earliest_cr_line Feb-1998
ln:attr_mort_acc 1.0
ln:attr_open_acc 16.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 7357.0
ln:attr_revol_util 30.2
ln:created_at 2024-03-25T15:08:11.137144
prov:type ln:FICOScore
ln:created_at 2024-03-30T08:25:56.859741
ln:fico_range_high 664.0
ln:fico_range_low 660.0
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-04-02T08:01:31.315747
prov:endTime 2024-04-02T08:01:31.318732
prov:type ln:AssessingLoanApplication
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:type sk:pipeline.Pipeline
py:loan_features/512
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_PA 1.0
ln:attr_dti 13.21
ln:attr_earliest_cr_line 1998.0
ln:attr_emp_length 10.0
ln:attr_fico_score 662.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 213.65
ln:attr_int_rate 16.91
ln:attr_loan_amnt 6000.0
ln:attr_log_annual_inc 4.913819148625592
ln:attr_log_revol_bal 3.8667597834951084
ln:attr_mort_acc 1.0
ln:attr_open_acc 16.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 30.2
ln:attr_sub_grade_C5 1.0
ln:attr_term 36.0
ln:attr_total_acc 29.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/512
actedOnBehalfOf
activity
prov:startTime 2024-04-02T08:01:31.316282
prov:endTime 2024-04-02T08:01:31.318012
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/512
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.21104424202992844
ln:recommendation ln:approved
wasAttributedTo
ex:review_recommendation/512
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/512/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved