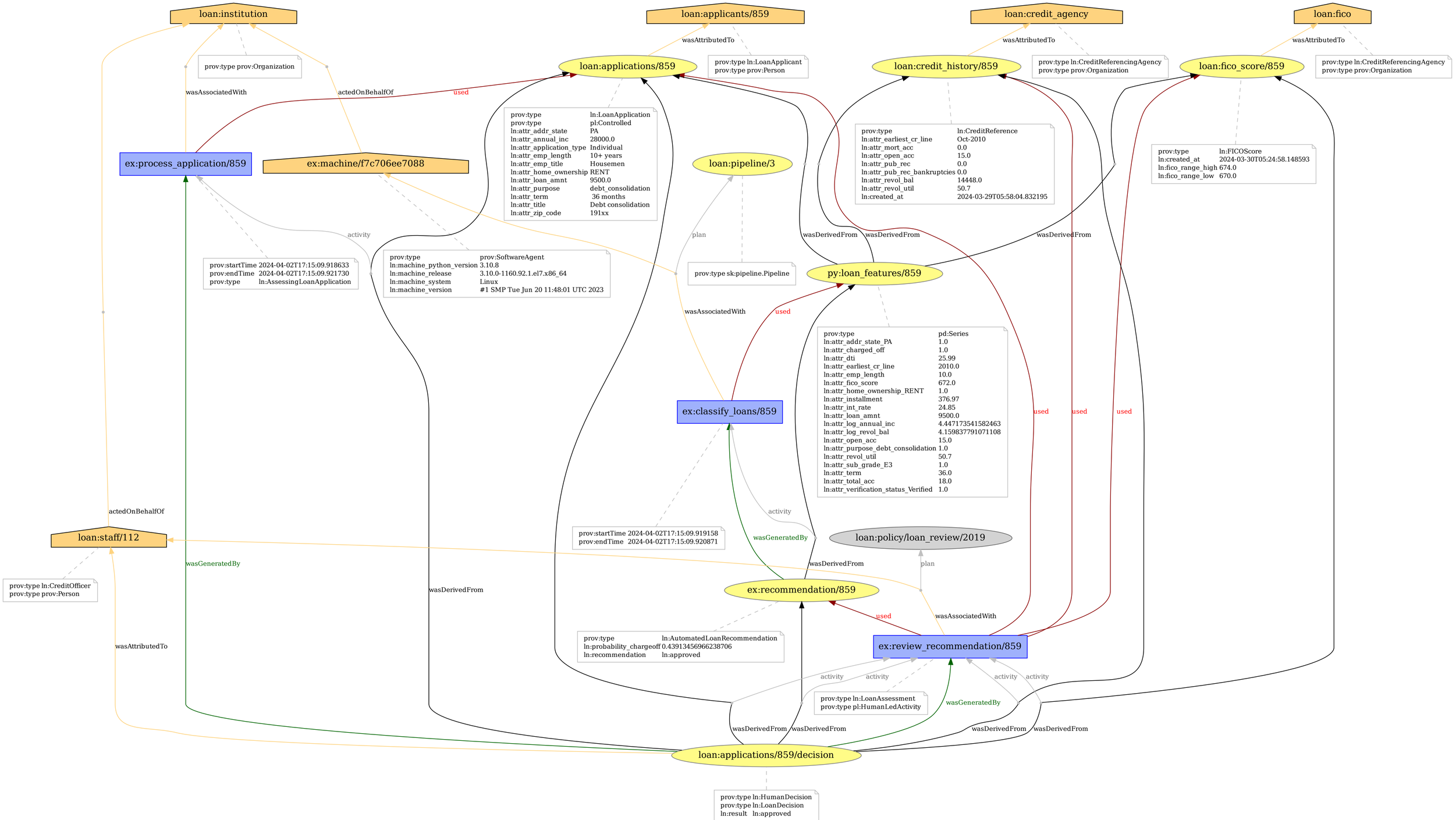
loan:institution
prov:type prov:Organization
loan:applicants/859
wasAttributedTo
loan:applications/859
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/859
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/859
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
ex:process_application/859
ex:machine/f7c706ee7088
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state PA
ln:attr_annual_inc 28000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Housemen
ln:attr_home_ownership RENT
ln:attr_loan_amnt 9500.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 191xx
loan:pipeline/3
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2010
ln:attr_mort_acc 0.0
ln:attr_open_acc 15.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 14448.0
ln:attr_revol_util 50.7
ln:created_at 2024-03-29T05:58:04.832195
prov:type ln:FICOScore
ln:created_at 2024-03-30T05:24:58.148593
ln:fico_range_high 674.0
ln:fico_range_low 670.0
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-04-02T17:15:09.918633
prov:endTime 2024-04-02T17:15:09.921730
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/859
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_PA 1.0
ln:attr_charged_off 1.0
ln:attr_dti 25.99
ln:attr_earliest_cr_line 2010.0
ln:attr_emp_length 10.0
ln:attr_fico_score 672.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 376.97
ln:attr_int_rate 24.85
ln:attr_loan_amnt 9500.0
ln:attr_log_annual_inc 4.447173541582463
ln:attr_log_revol_bal 4.159837791071108
ln:attr_open_acc 15.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 50.7
ln:attr_sub_grade_E3 1.0
ln:attr_term 36.0
ln:attr_total_acc 18.0
ln:attr_verification_status_Verified 1.0
used
used
used
ex:classify_loans/859
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2024-04-02T17:15:09.919158
prov:endTime 2024-04-02T17:15:09.920871
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/859
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.43913456966238706
ln:recommendation ln:approved
ex:review_recommendation/859
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/859/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved