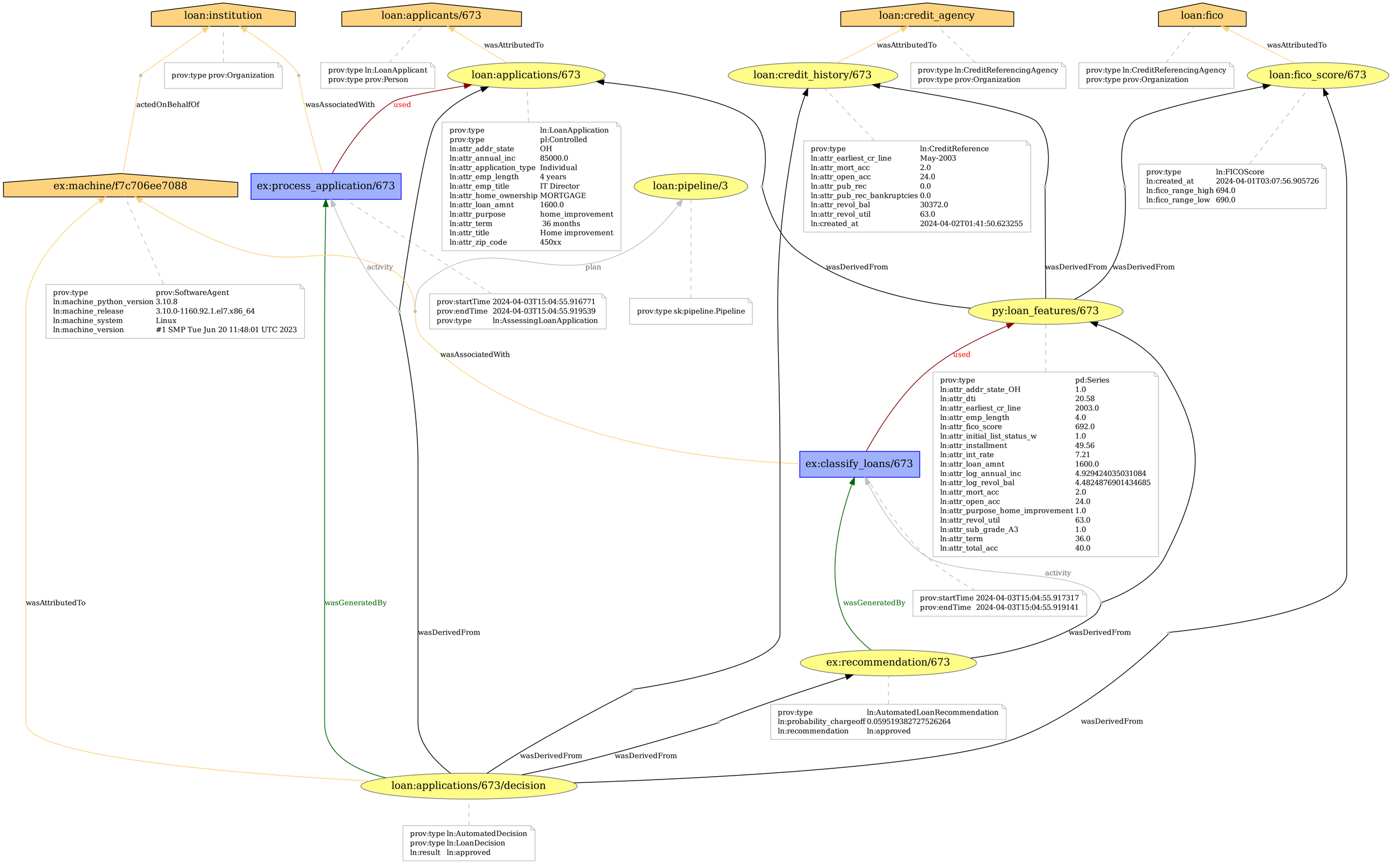
loan:institution
loan:applicants/673
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/673
loan:credit_history/673
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/673
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state OH
ln:attr_annual_inc 85000.0
ln:attr_application_type Individual
ln:attr_emp_length 4 years
ln:attr_emp_title IT Director
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 1600.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 450xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line May-2003
ln:attr_mort_acc 2.0
ln:attr_open_acc 24.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 30372.0
ln:attr_revol_util 63.0
ln:created_at 2024-04-02T01:41:50.623255
prov:type ln:FICOScore
ln:created_at 2024-04-01T03:07:56.905726
ln:fico_range_high 694.0
ln:fico_range_low 690.0
ex:machine/f7c706ee7088
ex:process_application/673
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 2024-04-03T15:04:55.916771
prov:endTime 2024-04-03T15:04:55.919539
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/673
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_OH 1.0
ln:attr_dti 20.58
ln:attr_earliest_cr_line 2003.0
ln:attr_emp_length 4.0
ln:attr_fico_score 692.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 49.56
ln:attr_int_rate 7.21
ln:attr_loan_amnt 1600.0
ln:attr_log_annual_inc 4.929424035031084
ln:attr_log_revol_bal 4.4824876901434685
ln:attr_mort_acc 2.0
ln:attr_open_acc 24.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 63.0
ln:attr_sub_grade_A3 1.0
ln:attr_term 36.0
ln:attr_total_acc 40.0
ex:classify_loans/673
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2024-04-03T15:04:55.917317
prov:endTime 2024-04-03T15:04:55.919141
wasDerivedFrom
ex:recommendation/673
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.059519382727526264
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/673/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved