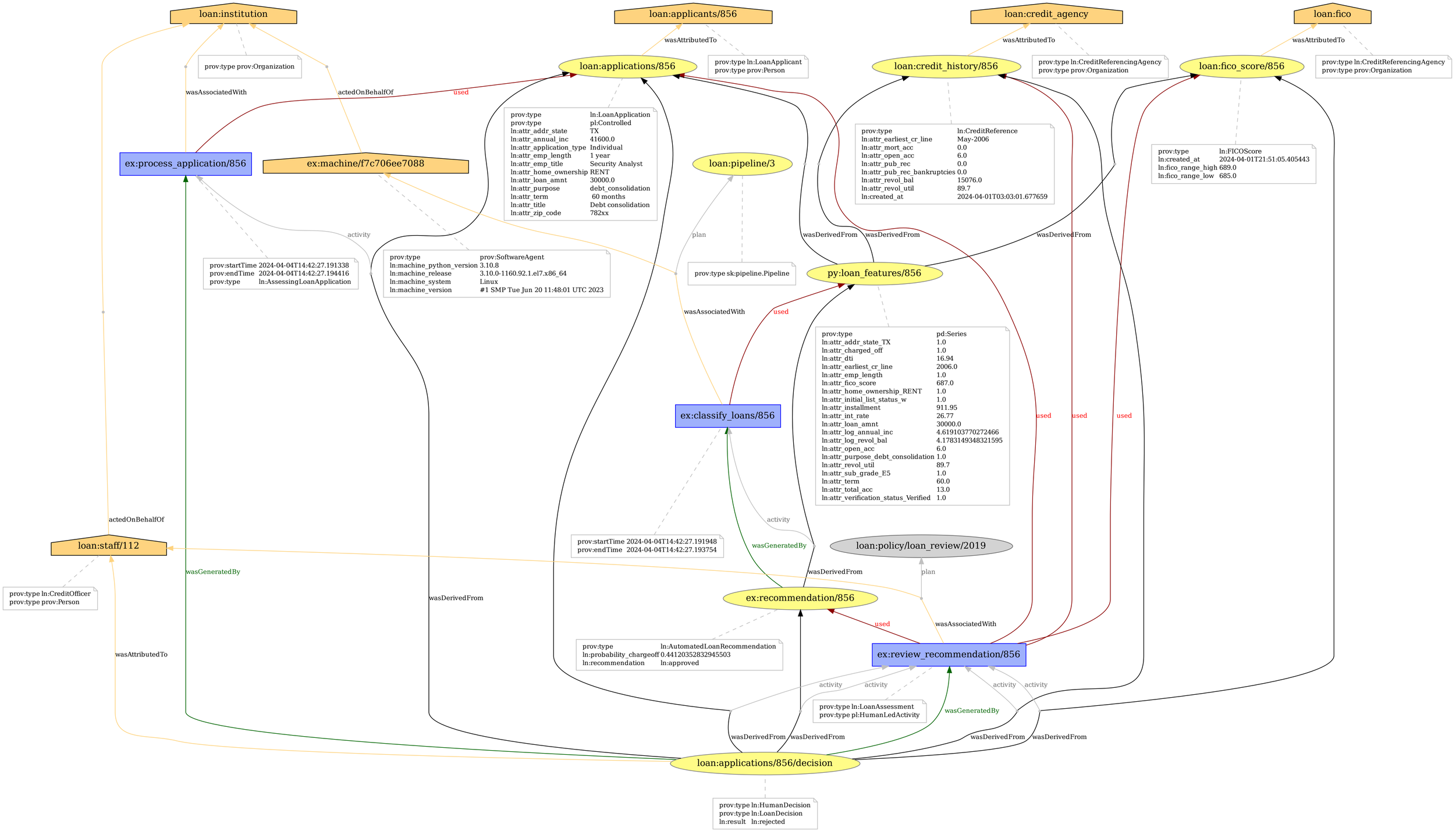
loan:institution
prov:type prov:Organization
loan:applicants/856
wasAttributedTo
loan:applications/856
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/856
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/856
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state TX
ln:attr_annual_inc 41600.0
ln:attr_application_type Individual
ln:attr_emp_length 1 year
ln:attr_emp_title Security Analyst
ln:attr_home_ownership RENT
ln:attr_loan_amnt 30000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 782xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line May-2006
ln:attr_mort_acc 0.0
ln:attr_open_acc 6.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 15076.0
ln:attr_revol_util 89.7
ln:created_at 2024-04-01T03:03:01.677659
prov:type ln:FICOScore
ln:created_at 2024-04-01T21:51:05.405443
ln:fico_range_high 689.0
ln:fico_range_low 685.0
ex:process_application/856
ex:machine/f7c706ee7088
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-04-04T14:42:27.191338
prov:endTime 2024-04-04T14:42:27.194416
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/856
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_TX 1.0
ln:attr_charged_off 1.0
ln:attr_dti 16.94
ln:attr_earliest_cr_line 2006.0
ln:attr_emp_length 1.0
ln:attr_fico_score 687.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 911.95
ln:attr_int_rate 26.77
ln:attr_loan_amnt 30000.0
ln:attr_log_annual_inc 4.619103770272466
ln:attr_log_revol_bal 4.1783149348321595
ln:attr_open_acc 6.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 89.7
ln:attr_sub_grade_E5 1.0
ln:attr_term 60.0
ln:attr_total_acc 13.0
ln:attr_verification_status_Verified 1.0
used
used
used
ex:classify_loans/856
actedOnBehalfOf
activity
loan:staff/112
prov:startTime 2024-04-04T14:42:27.191948
prov:endTime 2024-04-04T14:42:27.193754
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/856
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.44120352832945503
ln:recommendation ln:approved
ex:review_recommendation/856
wasAttributedTo
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/856/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected