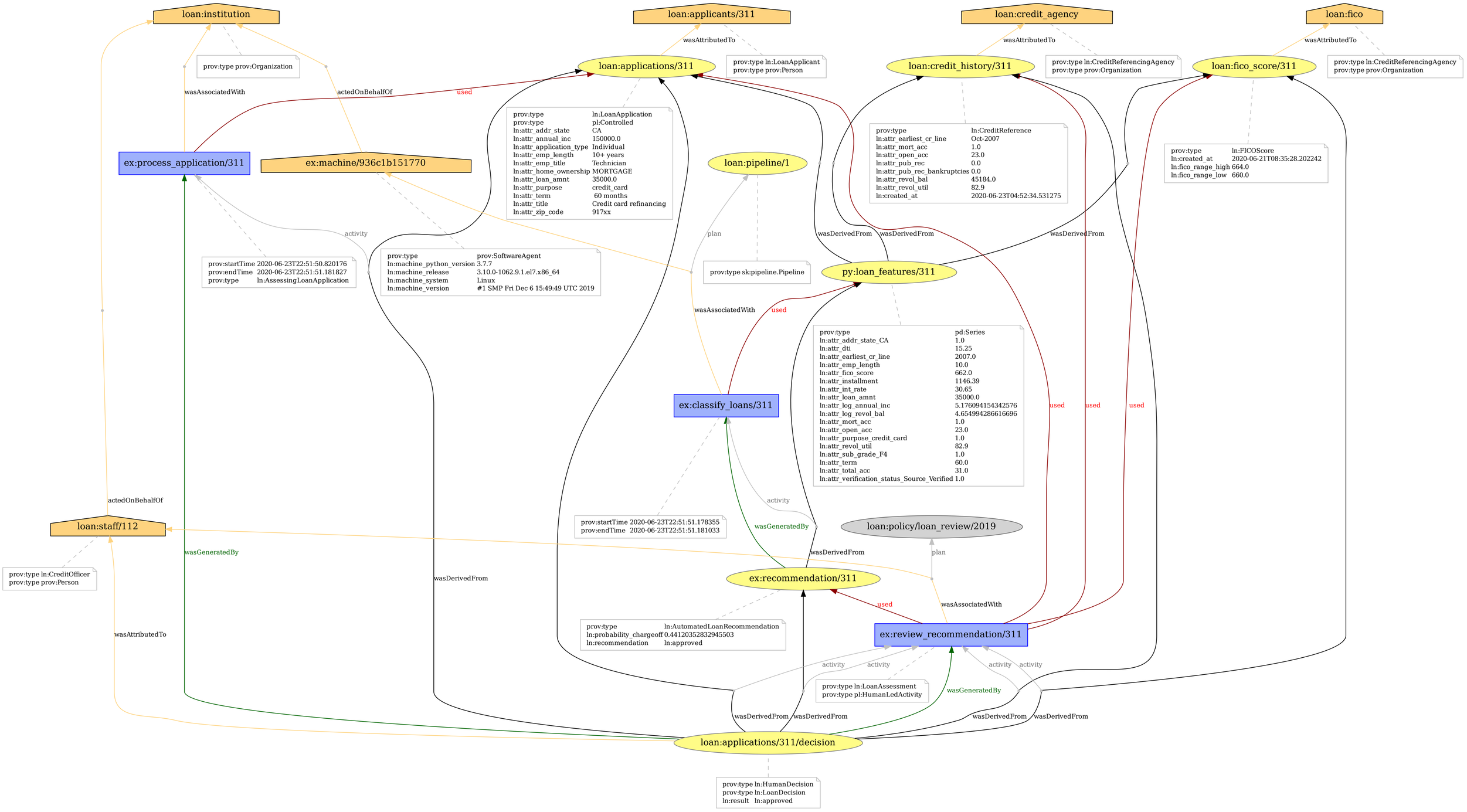
loan:institution
prov:type prov:Organization
loan:applicants/311
wasAttributedTo
loan:applications/311
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/311
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/311
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 150000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Technician
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 35000.0
ln:attr_purpose credit_card
ln:attr_term 60 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 917xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2007
ln:attr_mort_acc 1.0
ln:attr_open_acc 23.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 45184.0
ln:attr_revol_util 82.9
ln:created_at 2020-06-23T04:52:34.531275
prov:type ln:FICOScore
ln:created_at 2020-06-21T08:35:28.202242
ln:fico_range_high 664.0
ln:fico_range_low 660.0
ex:process_application/311
ex:machine/936c1b151770
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2020-06-23T22:51:50.820176
prov:endTime 2020-06-23T22:51:51.181827
prov:type ln:AssessingLoanApplication
prov:type prov:SoftwareAgent
ln:machine_python_version 3.7.7
ln:machine_release 3.10.0-1062.9.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Fri Dec 6 15:49:49 UTC 2019
prov:type sk:pipeline.Pipeline
py:loan_features/311
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 15.25
ln:attr_earliest_cr_line 2007.0
ln:attr_emp_length 10.0
ln:attr_fico_score 662.0
ln:attr_installment 1146.39
ln:attr_int_rate 30.65
ln:attr_loan_amnt 35000.0
ln:attr_log_annual_inc 5.176094154342576
ln:attr_log_revol_bal 4.654994286616696
ln:attr_mort_acc 1.0
ln:attr_open_acc 23.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 82.9
ln:attr_sub_grade_F4 1.0
ln:attr_term 60.0
ln:attr_total_acc 31.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/311
activity
actedOnBehalfOf
prov:startTime 2020-06-23T22:51:51.178355
prov:endTime 2020-06-23T22:51:51.181033
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/311
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.44120352832945503
ln:recommendation ln:approved
wasAttributedTo
ex:review_recommendation/311
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/311/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved