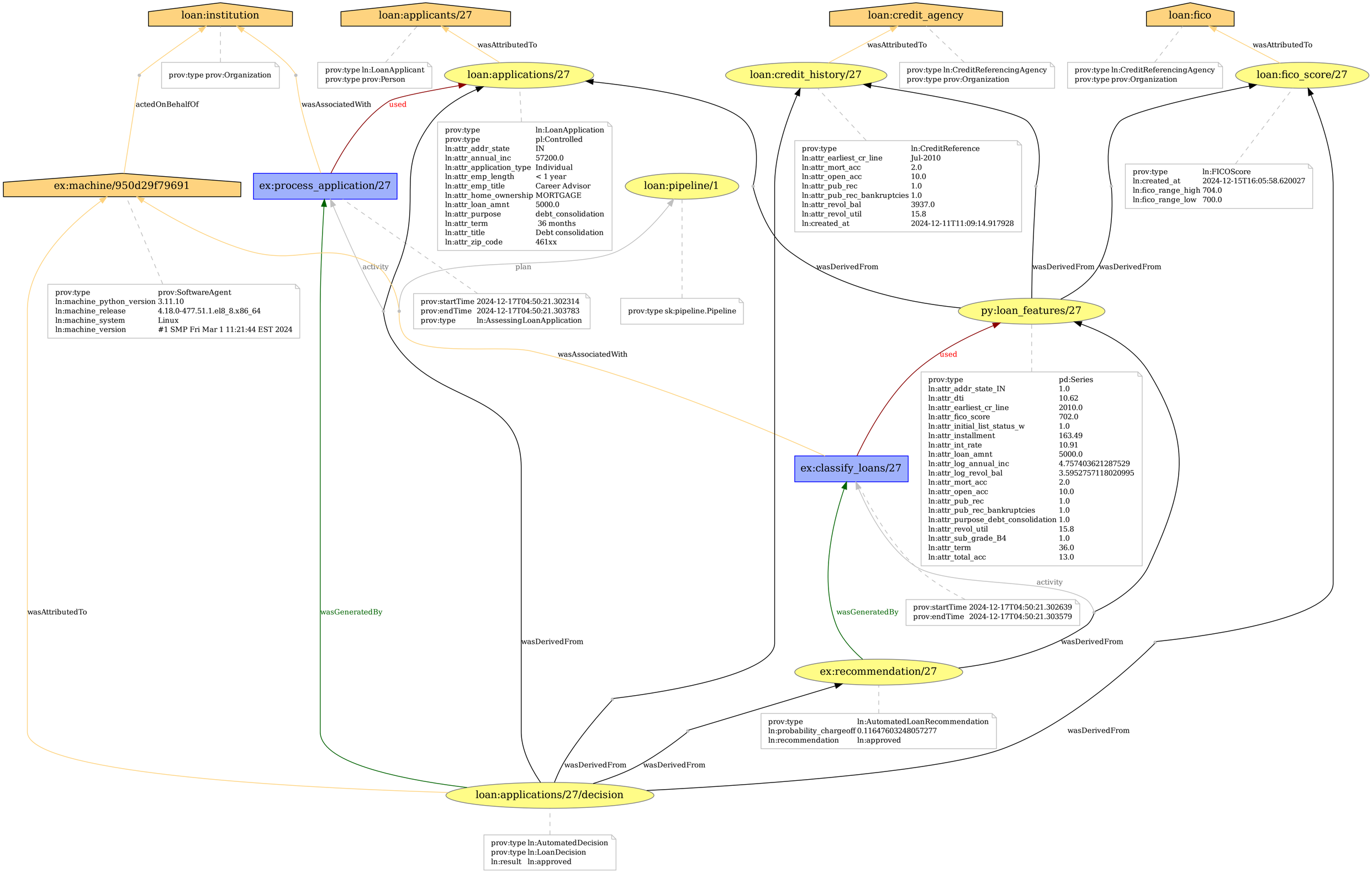
loan:institution
loan:applicants/27
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/27
loan:credit_history/27
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/27
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IN
ln:attr_annual_inc 57200.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title Career Advisor
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 5000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 461xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jul-2010
ln:attr_mort_acc 2.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 3937.0
ln:attr_revol_util 15.8
ln:created_at 2024-12-11T11:09:14.917928
prov:type ln:FICOScore
ln:created_at 2024-12-15T16:05:58.620027
ln:fico_range_high 704.0
ln:fico_range_low 700.0
ex:machine/950d29f79691
ex:process_application/27
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:type prov:SoftwareAgent
ln:machine_python_version 3.11.10
ln:machine_release 4.18.0-477.51.1.el8_8.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Fri Mar 1 11:21:44 EST 2024
prov:startTime 2024-12-17T04:50:21.302314
prov:endTime 2024-12-17T04:50:21.303783
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/27
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_IN 1.0
ln:attr_dti 10.62
ln:attr_earliest_cr_line 2010.0
ln:attr_fico_score 702.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 163.49
ln:attr_int_rate 10.91
ln:attr_loan_amnt 5000.0
ln:attr_log_annual_inc 4.757403621287529
ln:attr_log_revol_bal 3.5952757118020995
ln:attr_mort_acc 2.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 15.8
ln:attr_sub_grade_B4 1.0
ln:attr_term 36.0
ln:attr_total_acc 13.0
ex:classify_loans/27
activity
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
prov:startTime 2024-12-17T04:50:21.302639
prov:endTime 2024-12-17T04:50:21.303579
wasDerivedFrom
wasDerivedFrom
ex:recommendation/27
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.11647603248057277
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/27/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved