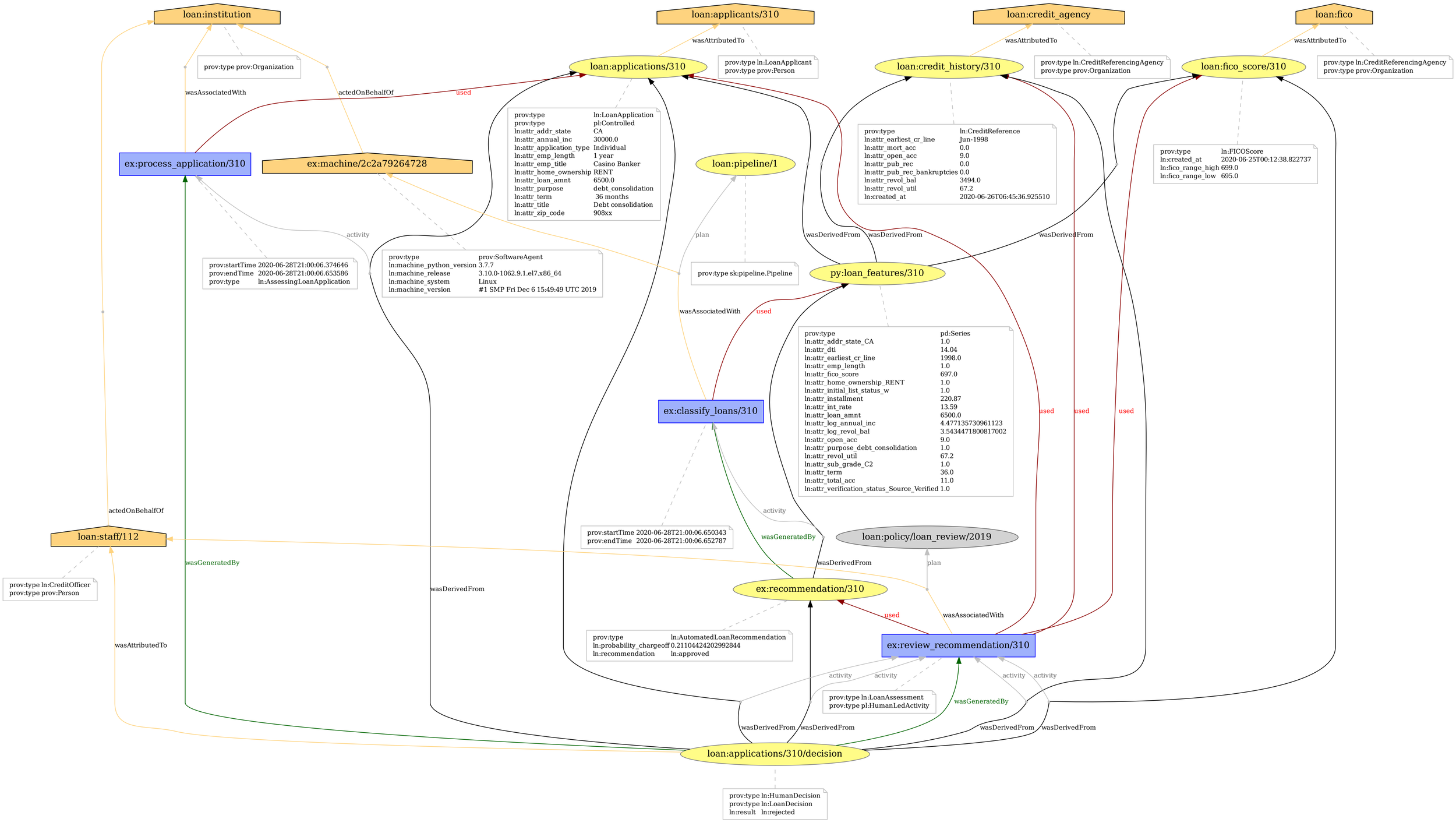
loan:institution
loan:applicants/310
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/310
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/310
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/310
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 30000.0
ln:attr_application_type Individual
ln:attr_emp_length 1 year
ln:attr_emp_title Casino Banker
ln:attr_home_ownership RENT
ln:attr_loan_amnt 6500.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 908xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-1998
ln:attr_mort_acc 0.0
ln:attr_open_acc 9.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 3494.0
ln:attr_revol_util 67.2
ln:created_at 2020-06-26T06:45:36.925510
prov:type ln:FICOScore
ln:created_at 2020-06-25T00:12:38.822737
ln:fico_range_high 699.0
ln:fico_range_low 695.0
ex:process_application/310
ex:machine/2c2a79264728
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2020-06-28T21:00:06.374646
prov:endTime 2020-06-28T21:00:06.653586
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/310
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 14.04
ln:attr_earliest_cr_line 1998.0
ln:attr_emp_length 1.0
ln:attr_fico_score 697.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 220.87
ln:attr_int_rate 13.59
ln:attr_loan_amnt 6500.0
ln:attr_log_annual_inc 4.477135730961123
ln:attr_log_revol_bal 3.5434471800817002
ln:attr_open_acc 9.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 67.2
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 11.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/310
actedOnBehalfOf
activity
wasGeneratedBy
loan:staff/112
prov:startTime 2020-06-28T21:00:06.650343
prov:endTime 2020-06-28T21:00:06.652787
loan:policy/loan_review/2019
plan
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
prov:type ln:CreditOfficer
prov:type prov:Person
ex:recommendation/310
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.21104424202992844
ln:recommendation ln:approved
ex:review_recommendation/310
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/310/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected