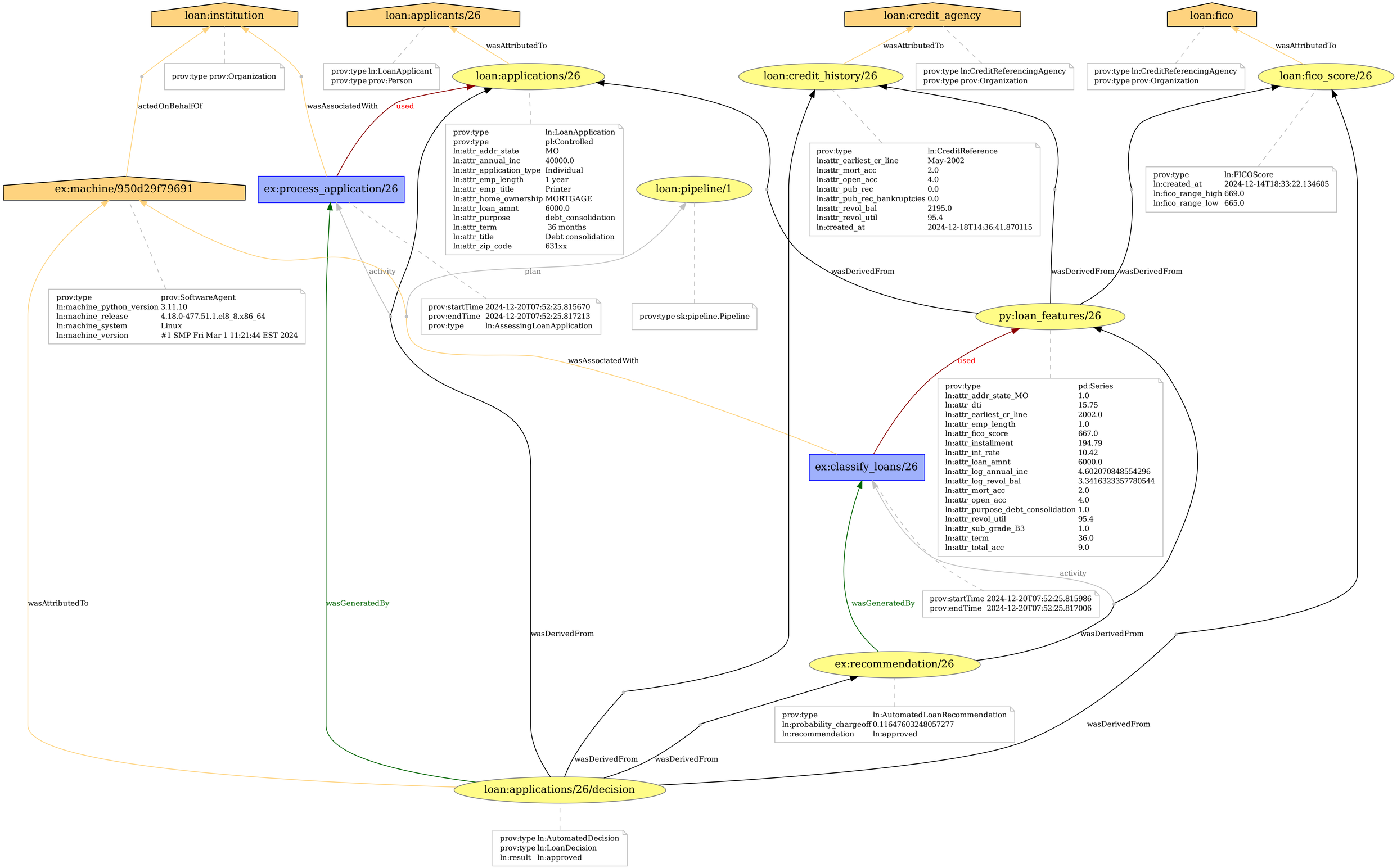
loan:institution
loan:applicants/26
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/26
loan:credit_history/26
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/26
wasAttributedTo
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MO
ln:attr_annual_inc 40000.0
ln:attr_application_type Individual
ln:attr_emp_length 1 year
ln:attr_emp_title Printer
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 6000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 631xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line May-2002
ln:attr_mort_acc 2.0
ln:attr_open_acc 4.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 2195.0
ln:attr_revol_util 95.4
ln:created_at 2024-12-18T14:36:41.870115
prov:type ln:FICOScore
ln:created_at 2024-12-14T18:33:22.134605
ln:fico_range_high 669.0
ln:fico_range_low 665.0
ex:machine/950d29f79691
ex:process_application/26
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 2024-12-20T07:52:25.815670
prov:endTime 2024-12-20T07:52:25.817213
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/26
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MO 1.0
ln:attr_dti 15.75
ln:attr_earliest_cr_line 2002.0
ln:attr_emp_length 1.0
ln:attr_fico_score 667.0
ln:attr_installment 194.79
ln:attr_int_rate 10.42
ln:attr_loan_amnt 6000.0
ln:attr_log_annual_inc 4.602070848554296
ln:attr_log_revol_bal 3.3416323357780544
ln:attr_mort_acc 2.0
ln:attr_open_acc 4.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 95.4
ln:attr_sub_grade_B3 1.0
ln:attr_term 36.0
ln:attr_total_acc 9.0
ex:classify_loans/26
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2024-12-20T07:52:25.815986
prov:endTime 2024-12-20T07:52:25.817006
wasDerivedFrom
ex:recommendation/26
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.11647603248057277
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/26/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved