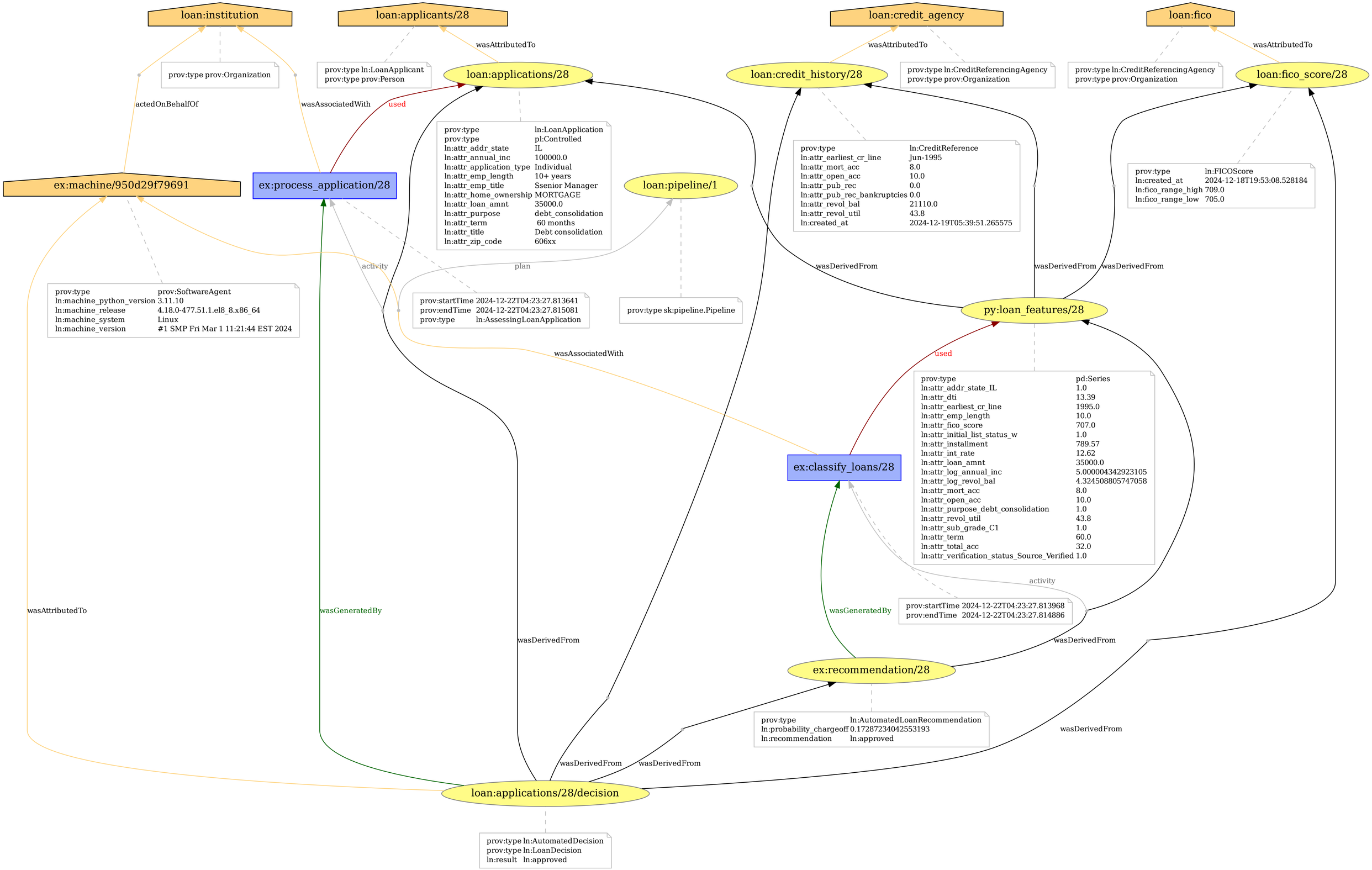
loan:institution
loan:applicants/28
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/28
loan:credit_history/28
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/28
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IL
ln:attr_annual_inc 100000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Ssenior Manager
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 35000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 606xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-1995
ln:attr_mort_acc 8.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 21110.0
ln:attr_revol_util 43.8
ln:created_at 2024-12-19T05:39:51.265575
prov:type ln:FICOScore
ln:created_at 2024-12-18T19:53:08.528184
ln:fico_range_high 709.0
ln:fico_range_low 705.0
ex:machine/950d29f79691
ex:process_application/28
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 2024-12-22T04:23:27.813641
prov:endTime 2024-12-22T04:23:27.815081
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/28
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_IL 1.0
ln:attr_dti 13.39
ln:attr_earliest_cr_line 1995.0
ln:attr_emp_length 10.0
ln:attr_fico_score 707.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 789.57
ln:attr_int_rate 12.62
ln:attr_loan_amnt 35000.0
ln:attr_log_annual_inc 5.000004342923105
ln:attr_log_revol_bal 4.324508805747058
ln:attr_mort_acc 8.0
ln:attr_open_acc 10.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 43.8
ln:attr_sub_grade_C1 1.0
ln:attr_term 60.0
ln:attr_total_acc 32.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/28
activity
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
prov:startTime 2024-12-22T04:23:27.813968
prov:endTime 2024-12-22T04:23:27.814886
wasDerivedFrom
wasDerivedFrom
ex:recommendation/28
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.17287234042553193
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/28/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved