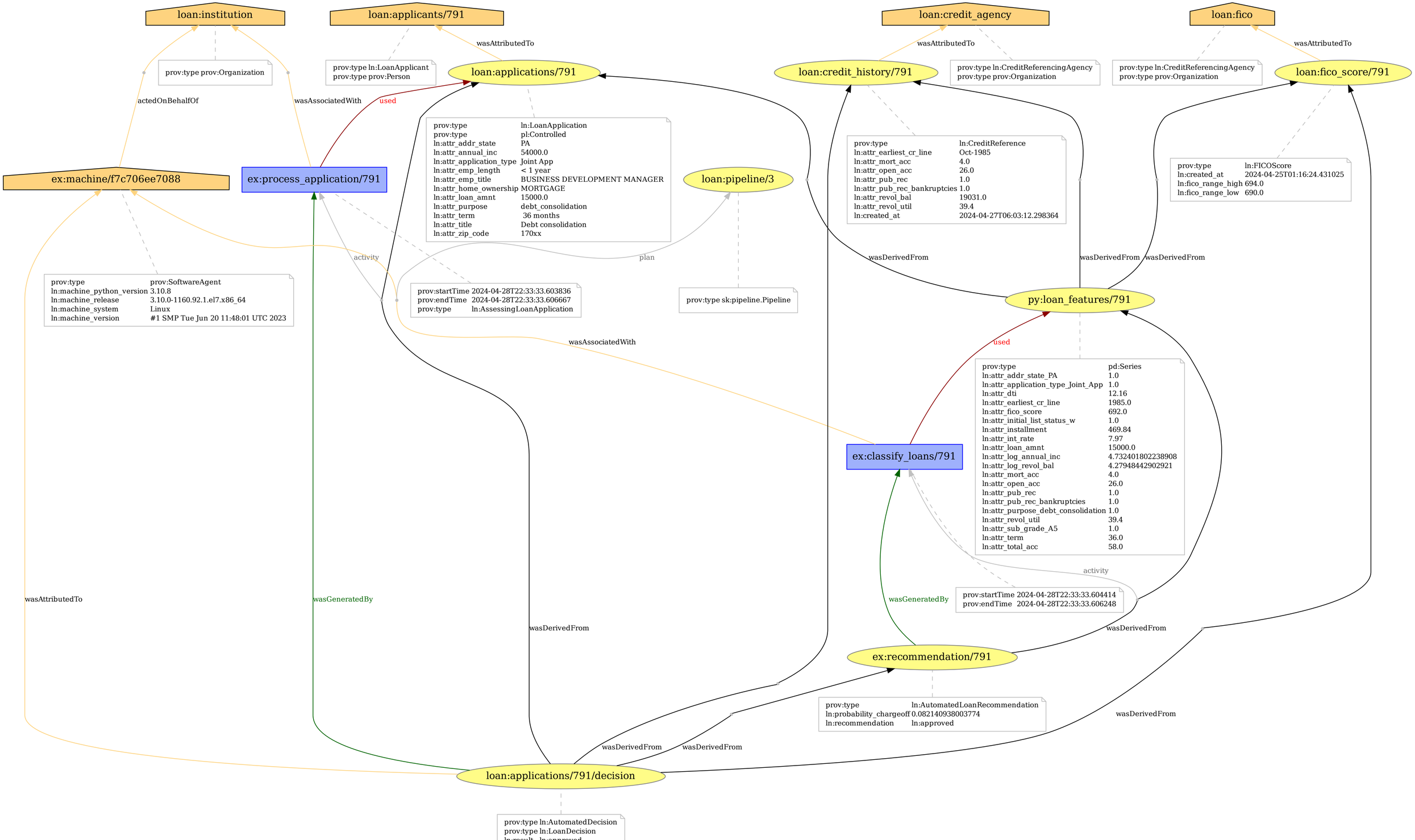
loan:institution
prov:type prov:Organization
loan:applicants/791
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/791
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state PA
ln:attr_annual_inc 54000.0
ln:attr_application_type Joint App
ln:attr_emp_length < 1 year
ln:attr_emp_title BUSINESS DEVELOPMENT MANAGER
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 15000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 170xx
actedOnBehalfOf
wasAssociatedWith
used
ex:machine/f7c706ee7088
ex:process_application/791
loan:pipeline/3
activity
plan
prov:type prov:SoftwareAgent
ln:machine_python_version 3.10.8
ln:machine_release 3.10.0-1160.92.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Tue Jun 20 11:48:01 UTC 2023
prov:startTime 2024-04-28T22:33:33.603836
prov:endTime 2024-04-28T22:33:33.606667
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
wasAssociatedWith
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
loan:credit_agency
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
loan:credit_history/791
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-1985
ln:attr_mort_acc 4.0
ln:attr_open_acc 26.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 19031.0
ln:attr_revol_util 39.4
ln:created_at 2024-04-27T06:03:12.298364
loan:fico
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
loan:fico_score/791
prov:type ln:FICOScore
ln:created_at 2024-04-25T01:16:24.431025
ln:fico_range_high 694.0
ln:fico_range_low 690.0
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
py:loan_features/791
used
prov:type pd:Series
ln:attr_addr_state_PA 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 12.16
ln:attr_earliest_cr_line 1985.0
ln:attr_fico_score 692.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 469.84
ln:attr_int_rate 7.97
ln:attr_loan_amnt 15000.0
ln:attr_log_annual_inc 4.732401802238908
ln:attr_log_revol_bal 4.27948442902921
ln:attr_mort_acc 4.0
ln:attr_open_acc 26.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 39.4
ln:attr_sub_grade_A5 1.0
ln:attr_term 36.0
ln:attr_total_acc 58.0
ex:classify_loans/791
activity
prov:startTime 2024-04-28T22:33:33.604414
prov:endTime 2024-04-28T22:33:33.606248
wasGeneratedBy
wasDerivedFrom
ex:recommendation/791
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.082140938003774
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/791/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved