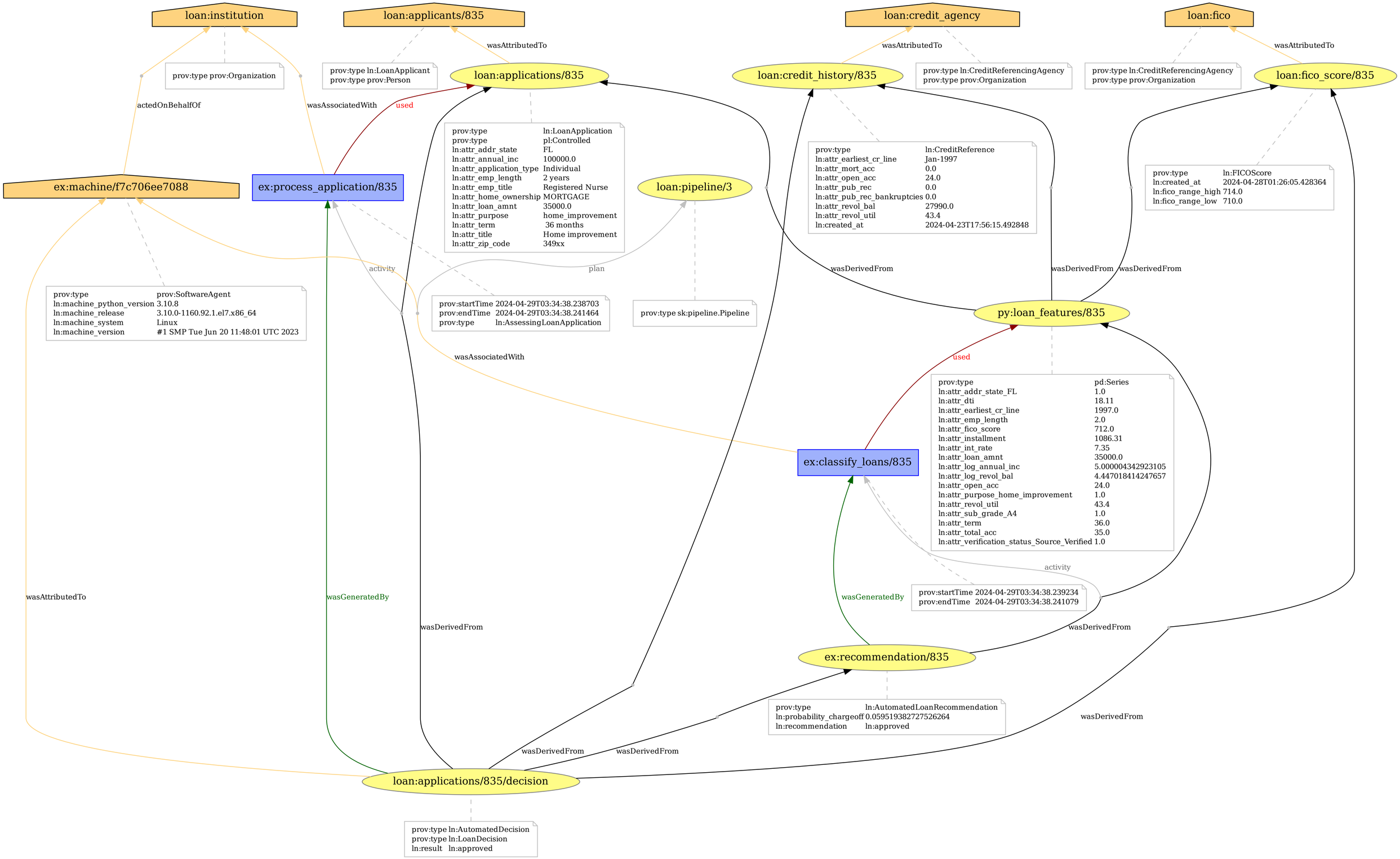
loan:institution
loan:applicants/835
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/835
loan:credit_history/835
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/835
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state FL
ln:attr_annual_inc 100000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Registered Nurse
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 35000.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 349xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jan-1997
ln:attr_mort_acc 0.0
ln:attr_open_acc 24.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 27990.0
ln:attr_revol_util 43.4
ln:created_at 2024-04-23T17:56:15.492848
prov:type ln:FICOScore
ln:created_at 2024-04-28T01:26:05.428364
ln:fico_range_high 714.0
ln:fico_range_low 710.0
ex:machine/f7c706ee7088
ex:process_application/835
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
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 2024-04-29T03:34:38.238703
prov:endTime 2024-04-29T03:34:38.241464
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/835
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_FL 1.0
ln:attr_dti 18.11
ln:attr_earliest_cr_line 1997.0
ln:attr_emp_length 2.0
ln:attr_fico_score 712.0
ln:attr_installment 1086.31
ln:attr_int_rate 7.35
ln:attr_loan_amnt 35000.0
ln:attr_log_annual_inc 5.000004342923105
ln:attr_log_revol_bal 4.447018414247657
ln:attr_open_acc 24.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 43.4
ln:attr_sub_grade_A4 1.0
ln:attr_term 36.0
ln:attr_total_acc 35.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/835
activity
prov:startTime 2024-04-29T03:34:38.239234
prov:endTime 2024-04-29T03:34:38.241079
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/835
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.059519382727526264
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/835/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved