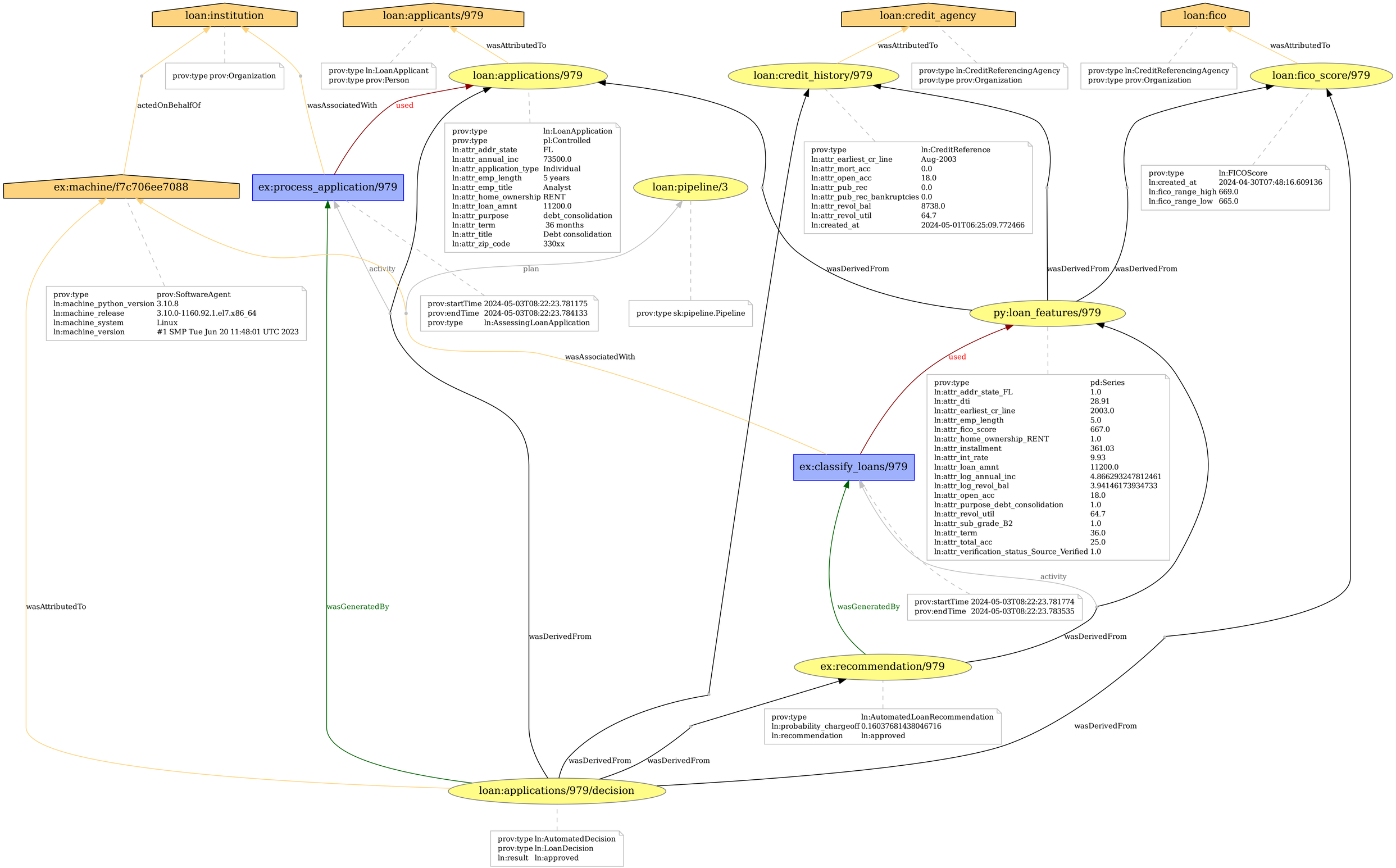
loan:institution
loan:applicants/979
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/979
loan:credit_history/979
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/979
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state FL
ln:attr_annual_inc 73500.0
ln:attr_application_type Individual
ln:attr_emp_length 5 years
ln:attr_emp_title Analyst
ln:attr_home_ownership RENT
ln:attr_loan_amnt 11200.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 330xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-2003
ln:attr_mort_acc 0.0
ln:attr_open_acc 18.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 8738.0
ln:attr_revol_util 64.7
ln:created_at 2024-05-01T06:25:09.772466
prov:type ln:FICOScore
ln:created_at 2024-04-30T07:48:16.609136
ln:fico_range_high 669.0
ln:fico_range_low 665.0
ex:machine/f7c706ee7088
ex:process_application/979
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 2024-05-03T08:22:23.781175
prov:endTime 2024-05-03T08:22:23.784133
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/979
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_FL 1.0
ln:attr_dti 28.91
ln:attr_earliest_cr_line 2003.0
ln:attr_emp_length 5.0
ln:attr_fico_score 667.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 361.03
ln:attr_int_rate 9.93
ln:attr_loan_amnt 11200.0
ln:attr_log_annual_inc 4.866293247812461
ln:attr_log_revol_bal 3.94146173934733
ln:attr_open_acc 18.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 64.7
ln:attr_sub_grade_B2 1.0
ln:attr_term 36.0
ln:attr_total_acc 25.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/979
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2024-05-03T08:22:23.781774
prov:endTime 2024-05-03T08:22:23.783535
wasDerivedFrom
ex:recommendation/979
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.16037681438046716
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/979/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved