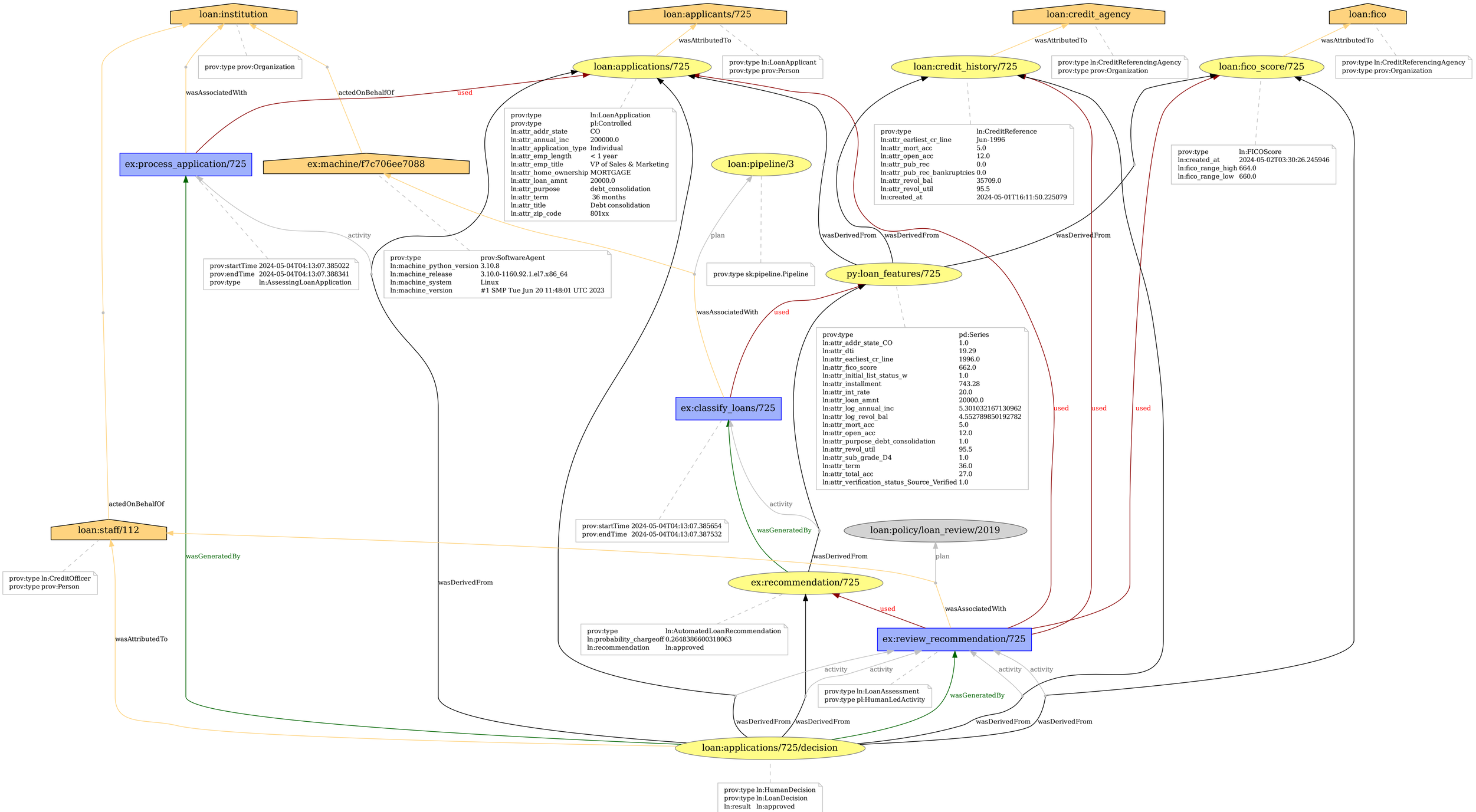
loan:institution
prov:type prov:Organization
loan:applicants/725
wasAttributedTo
loan:applications/725
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/725
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/725
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
ex:process_application/725
ex:machine/f7c706ee7088
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CO
ln:attr_annual_inc 200000.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title VP of Sales & Marketing
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 20000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 801xx
loan:pipeline/3
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-1996
ln:attr_mort_acc 5.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 35709.0
ln:attr_revol_util 95.5
ln:created_at 2024-05-01T16:11:50.225079
prov:type ln:FICOScore
ln:created_at 2024-05-02T03:30:26.245946
ln:fico_range_high 664.0
ln:fico_range_low 660.0
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-05-04T04:13:07.385022
prov:endTime 2024-05-04T04:13:07.388341
prov:type ln:AssessingLoanApplication
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:type sk:pipeline.Pipeline
py:loan_features/725
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CO 1.0
ln:attr_dti 19.29
ln:attr_earliest_cr_line 1996.0
ln:attr_fico_score 662.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 743.28
ln:attr_int_rate 20.0
ln:attr_loan_amnt 20000.0
ln:attr_log_annual_inc 5.301032167130962
ln:attr_log_revol_bal 4.552789850192782
ln:attr_mort_acc 5.0
ln:attr_open_acc 12.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 95.5
ln:attr_sub_grade_D4 1.0
ln:attr_term 36.0
ln:attr_total_acc 27.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/725
activity
actedOnBehalfOf
prov:startTime 2024-05-04T04:13:07.385654
prov:endTime 2024-05-04T04:13:07.387532
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/725
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.2648386600318063
ln:recommendation ln:approved
ex:review_recommendation/725
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/725/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved