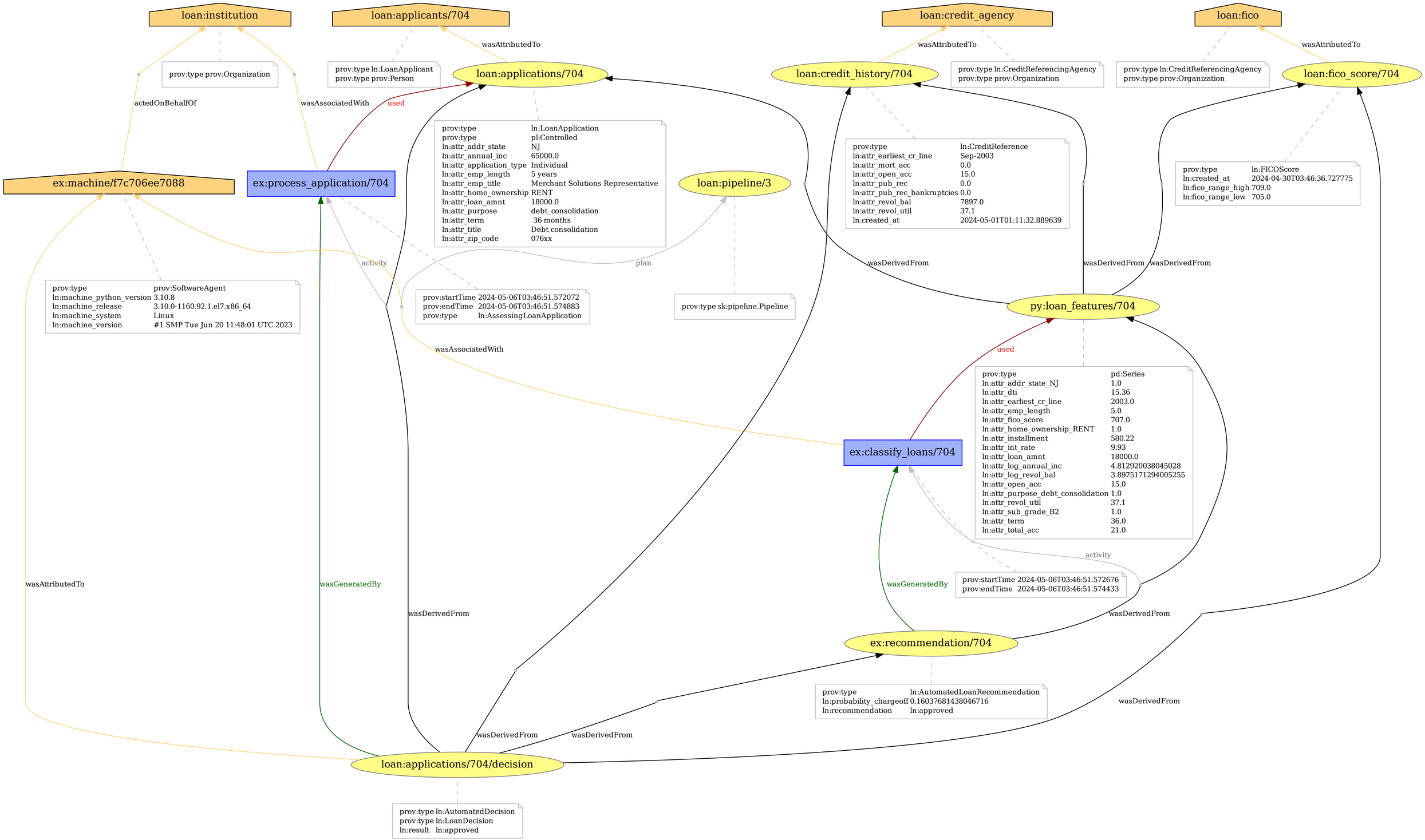
loan:institution
prov:type prov:Organization
loan:applicants/704
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/704
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NJ
ln:attr_annual_inc 65000.0
ln:attr_application_type Individual
ln:attr_emp_length 5 years
ln:attr_emp_title Merchant Solutions Representative
ln:attr_home_ownership RENT
ln:attr_loan_amnt 18000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 076xx
loan:credit_agency
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:credit_history/704
prov:type ln:CreditReference
ln:attr_earliest_cr_line Sep-2003
ln:attr_mort_acc 0.0
ln:attr_open_acc 15.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 7897.0
ln:attr_revol_util 37.1
ln:created_at 2024-05-01T01:11:32.889639
loan:fico
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/704
prov:type ln:FICOScore
ln:created_at 2024-04-30T03:46:36.727775
ln:fico_range_high 709.0
ln:fico_range_low 705.0
actedOnBehalfOf
wasAssociatedWith
used
ex:machine/f7c706ee7088
ex:process_application/704
loan:pipeline/3
prov:type sk:pipeline.Pipeline
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 2024-05-06T03:46:51.572072
prov:endTime 2024-05-06T03:46:51.574883
prov:type ln:AssessingLoanApplication
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
py:loan_features/704
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NJ 1.0
ln:attr_dti 15.36
ln:attr_earliest_cr_line 2003.0
ln:attr_emp_length 5.0
ln:attr_fico_score 707.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 580.22
ln:attr_int_rate 9.93
ln:attr_loan_amnt 18000.0
ln:attr_log_annual_inc 4.812920038045028
ln:attr_log_revol_bal 3.8975171294005255
ln:attr_open_acc 15.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 37.1
ln:attr_sub_grade_B2 1.0
ln:attr_term 36.0
ln:attr_total_acc 21.0
ex:classify_loans/704
activity
prov:startTime 2024-05-06T03:46:51.572676
prov:endTime 2024-05-06T03:46:51.574433
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
ex:recommendation/704
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.16037681438046716
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/704/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved