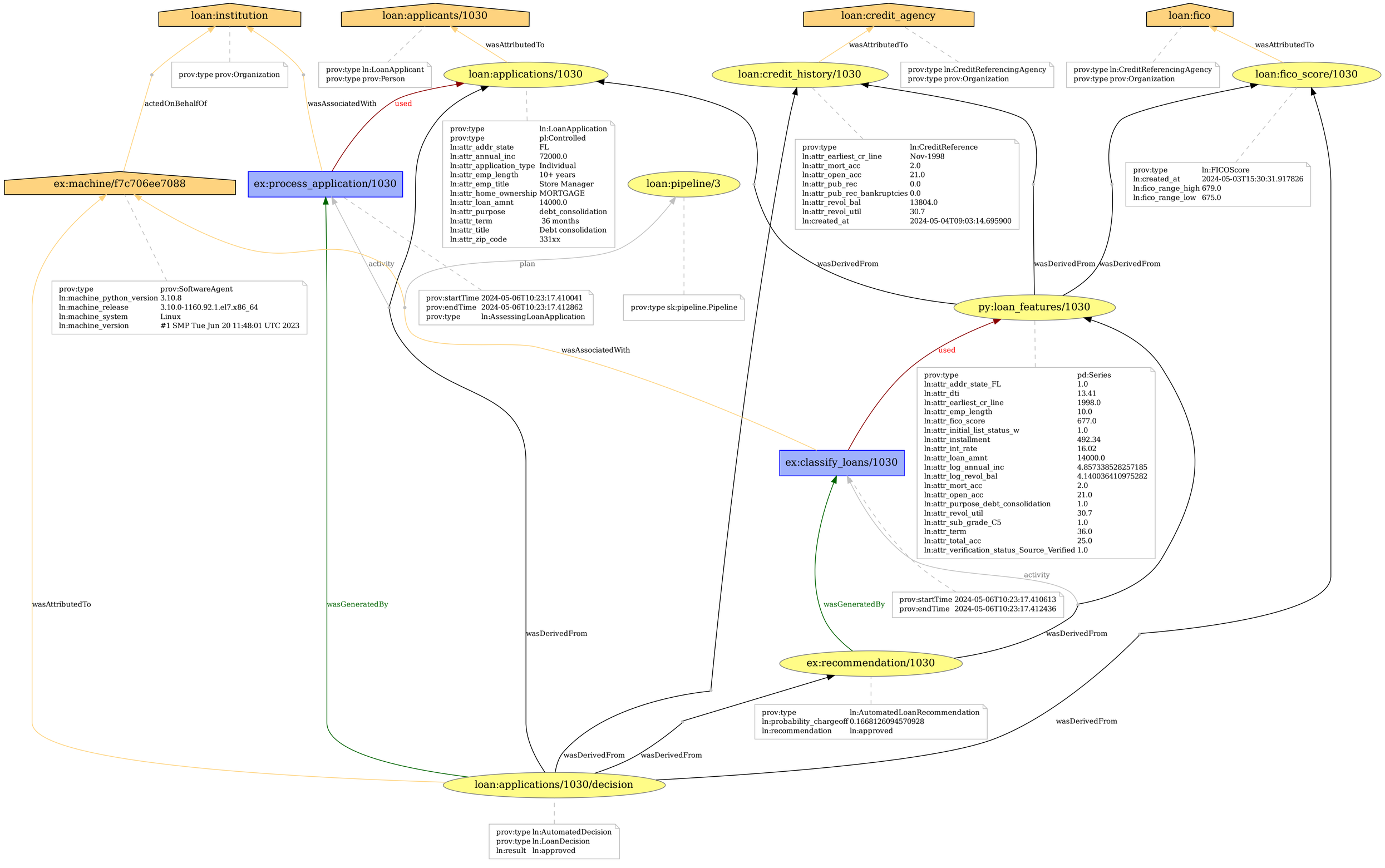
loan:institution
loan:applicants/1030
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/1030
loan:credit_history/1030
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/1030
wasAttributedTo
wasAttributedTo
wasAttributedTo
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state FL
ln:attr_annual_inc 72000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Store Manager
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 14000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 331xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Nov-1998
ln:attr_mort_acc 2.0
ln:attr_open_acc 21.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 13804.0
ln:attr_revol_util 30.7
ln:created_at 2024-05-04T09:03:14.695900
prov:type ln:FICOScore
ln:created_at 2024-05-03T15:30:31.917826
ln:fico_range_high 679.0
ln:fico_range_low 675.0
ex:machine/f7c706ee7088
ex:process_application/1030
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 2024-05-06T10:23:17.410041
prov:endTime 2024-05-06T10:23:17.412862
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/1030
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_FL 1.0
ln:attr_dti 13.41
ln:attr_earliest_cr_line 1998.0
ln:attr_emp_length 10.0
ln:attr_fico_score 677.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 492.34
ln:attr_int_rate 16.02
ln:attr_loan_amnt 14000.0
ln:attr_log_annual_inc 4.857338528257185
ln:attr_log_revol_bal 4.140036410975282
ln:attr_mort_acc 2.0
ln:attr_open_acc 21.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 30.7
ln:attr_sub_grade_C5 1.0
ln:attr_term 36.0
ln:attr_total_acc 25.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/1030
activity
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
prov:startTime 2024-05-06T10:23:17.410613
prov:endTime 2024-05-06T10:23:17.412436
wasDerivedFrom
wasDerivedFrom
ex:recommendation/1030
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.1668126094570928
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/1030/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved