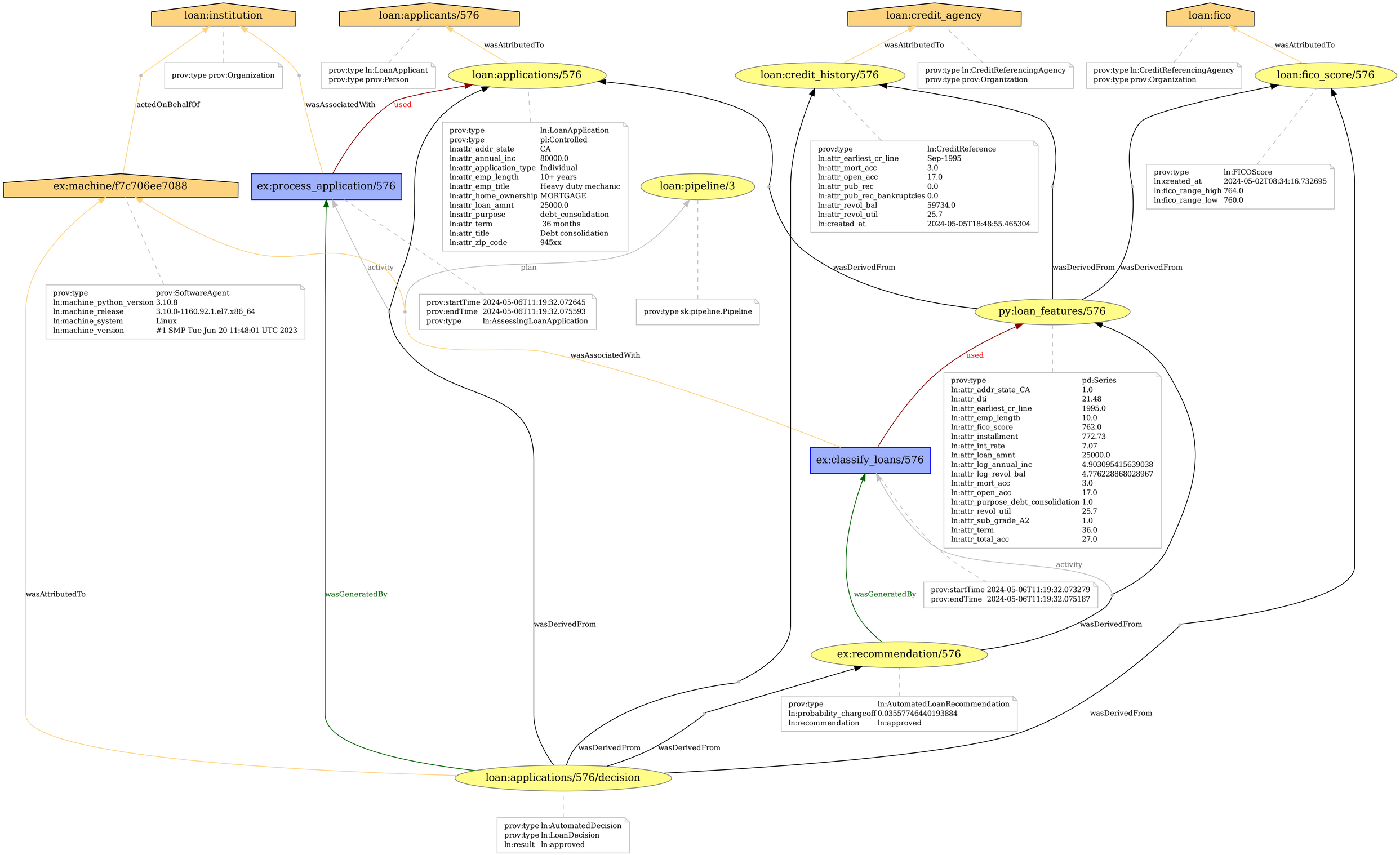
loan:institution
loan:applicants/576
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/576
loan:credit_history/576
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/576
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 80000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Heavy duty mechanic
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 25000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 945xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Sep-1995
ln:attr_mort_acc 3.0
ln:attr_open_acc 17.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 59734.0
ln:attr_revol_util 25.7
ln:created_at 2024-05-05T18:48:55.465304
prov:type ln:FICOScore
ln:created_at 2024-05-02T08:34:16.732695
ln:fico_range_high 764.0
ln:fico_range_low 760.0
ex:machine/f7c706ee7088
ex:process_application/576
loan:pipeline/3
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 2024-05-06T11:19:32.072645
prov:endTime 2024-05-06T11:19:32.075593
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
py:loan_features/576
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 21.48
ln:attr_earliest_cr_line 1995.0
ln:attr_emp_length 10.0
ln:attr_fico_score 762.0
ln:attr_installment 772.73
ln:attr_int_rate 7.07
ln:attr_loan_amnt 25000.0
ln:attr_log_annual_inc 4.903095415639038
ln:attr_log_revol_bal 4.776228868028967
ln:attr_mort_acc 3.0
ln:attr_open_acc 17.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 25.7
ln:attr_sub_grade_A2 1.0
ln:attr_term 36.0
ln:attr_total_acc 27.0
ex:classify_loans/576
activity
prov:startTime 2024-05-06T11:19:32.073279
prov:endTime 2024-05-06T11:19:32.075187
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
ex:recommendation/576
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/576/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved