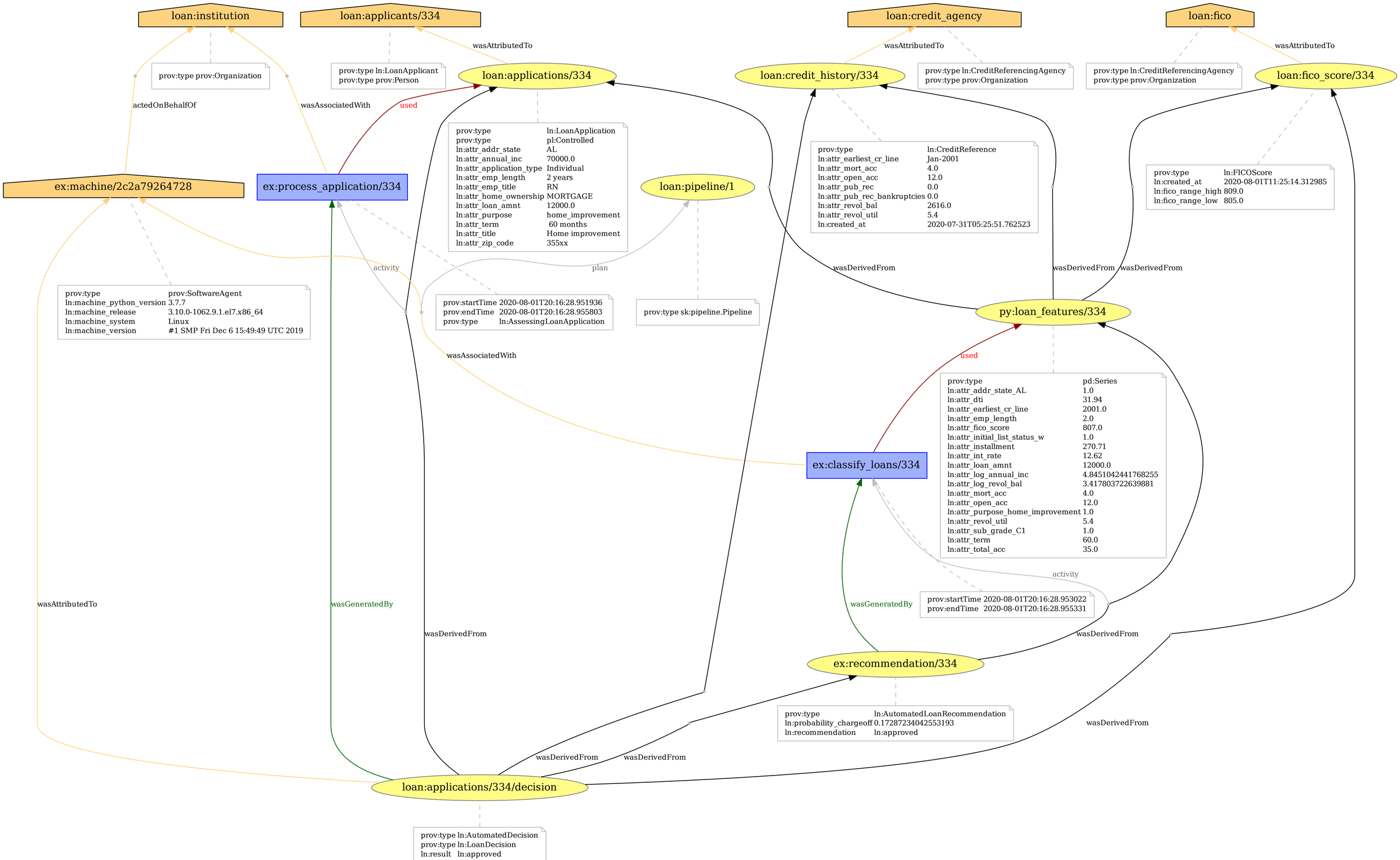
loan:institution
loan:applicants/334
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
wasAttributedTo
wasAttributedTo
actedOnBehalfOf
wasAssociatedWith
used
loan:applications/334
loan:credit_history/334
loan:fico_score/334
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state AL
ln:attr_annual_inc 70000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title RN
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 12000.0
ln:attr_purpose home_improvement
ln:attr_term 60 months
ln:attr_title Home improvement
ln:attr_zip_code 355xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jan-2001
ln:attr_mort_acc 4.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 2616.0
ln:attr_revol_util 5.4
ln:created_at 2020-07-31T05:25:51.762523
prov:type ln:FICOScore
ln:created_at 2020-08-01T11:25:14.312985
ln:fico_range_high 809.0
ln:fico_range_low 805.0
ex:machine/2c2a79264728
ex:process_application/334
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:type prov:SoftwareAgent
ln:machine_python_version 3.7.7
ln:machine_release 3.10.0-1062.9.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Fri Dec 6 15:49:49 UTC 2019
prov:startTime 2020-08-01T20:16:28.951936
prov:endTime 2020-08-01T20:16:28.955803
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
wasAssociatedWith
py:loan_features/334
used
prov:type pd:Series
ln:attr_addr_state_AL 1.0
ln:attr_dti 31.94
ln:attr_earliest_cr_line 2001.0
ln:attr_emp_length 2.0
ln:attr_fico_score 807.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 270.71
ln:attr_int_rate 12.62
ln:attr_loan_amnt 12000.0
ln:attr_log_annual_inc 4.8451042441768255
ln:attr_log_revol_bal 3.417803722639881
ln:attr_mort_acc 4.0
ln:attr_open_acc 12.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 5.4
ln:attr_sub_grade_C1 1.0
ln:attr_term 60.0
ln:attr_total_acc 35.0
ex:classify_loans/334
activity
prov:startTime 2020-08-01T20:16:28.953022
prov:endTime 2020-08-01T20:16:28.955331
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/334
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.17287234042553193
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/334/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved