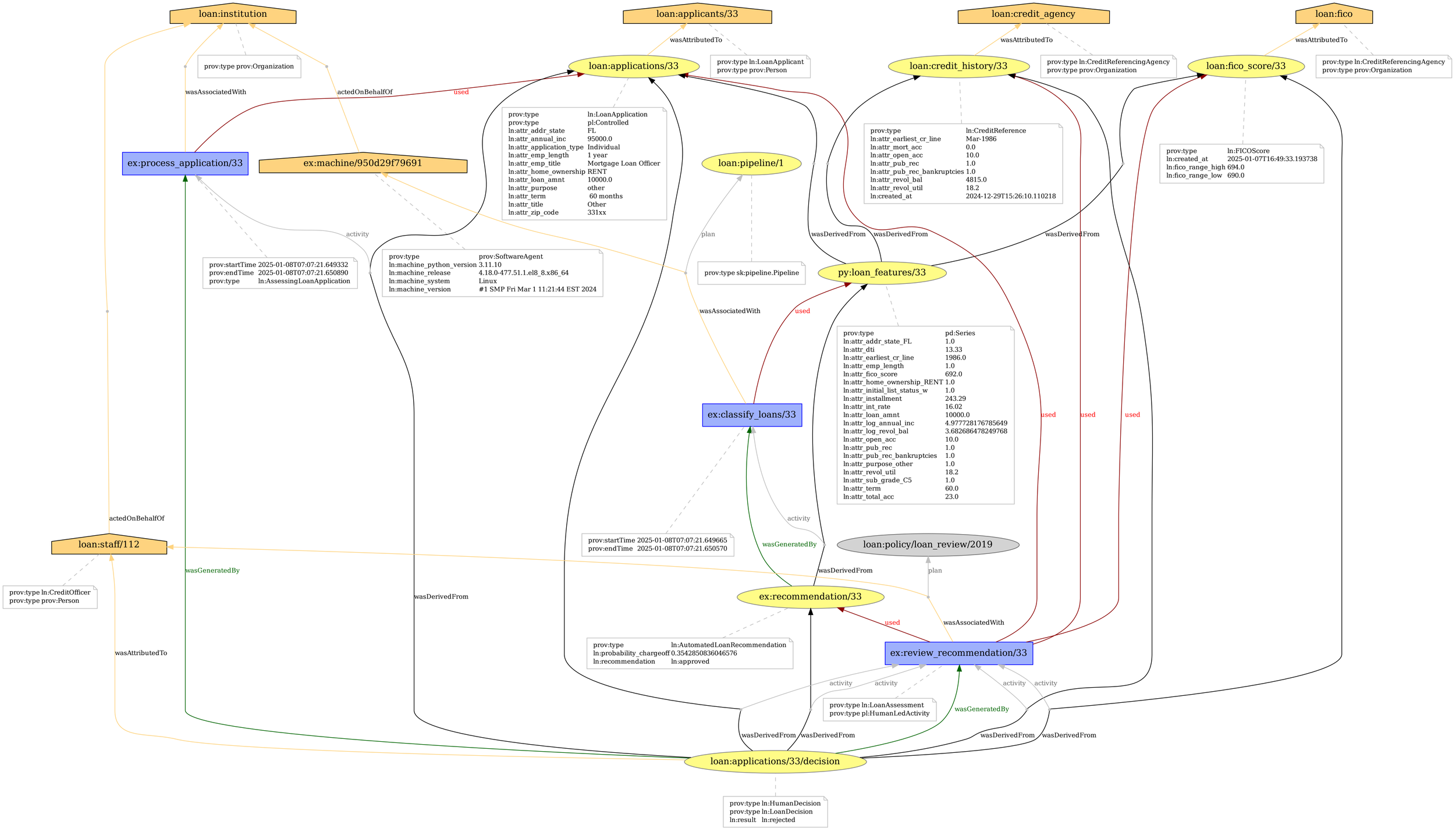
loan:institution
prov:type prov:Organization
loan:applicants/33
wasAttributedTo
loan:applications/33
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/33
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/33
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state FL
ln:attr_annual_inc 95000.0
ln:attr_application_type Individual
ln:attr_emp_length 1 year
ln:attr_emp_title Mortgage Loan Officer
ln:attr_home_ownership RENT
ln:attr_loan_amnt 10000.0
ln:attr_purpose other
ln:attr_term 60 months
ln:attr_title Other
ln:attr_zip_code 331xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Mar-1986
ln:attr_mort_acc 0.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 4815.0
ln:attr_revol_util 18.2
ln:created_at 2024-12-29T15:26:10.110218
prov:type ln:FICOScore
ln:created_at 2025-01-07T16:49:33.193738
ln:fico_range_high 694.0
ln:fico_range_low 690.0
ex:process_application/33
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2025-01-08T07:07:21.649332
prov:endTime 2025-01-08T07:07:21.650890
prov:type ln:AssessingLoanApplication
prov:type prov:SoftwareAgent
ln:machine_python_version 3.11.10
ln:machine_release 4.18.0-477.51.1.el8_8.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Fri Mar 1 11:21:44 EST 2024
prov:type sk:pipeline.Pipeline
py:loan_features/33
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_FL 1.0
ln:attr_dti 13.33
ln:attr_earliest_cr_line 1986.0
ln:attr_emp_length 1.0
ln:attr_fico_score 692.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 243.29
ln:attr_int_rate 16.02
ln:attr_loan_amnt 10000.0
ln:attr_log_annual_inc 4.977728176785649
ln:attr_log_revol_bal 3.682686478249768
ln:attr_open_acc 10.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_other 1.0
ln:attr_revol_util 18.2
ln:attr_sub_grade_C5 1.0
ln:attr_term 60.0
ln:attr_total_acc 23.0
used
used
used
ex:classify_loans/33
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2025-01-08T07:07:21.649665
prov:endTime 2025-01-08T07:07:21.650570
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/33
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.3542850836046576
ln:recommendation ln:approved
ex:review_recommendation/33
wasAttributedTo
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/33/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected