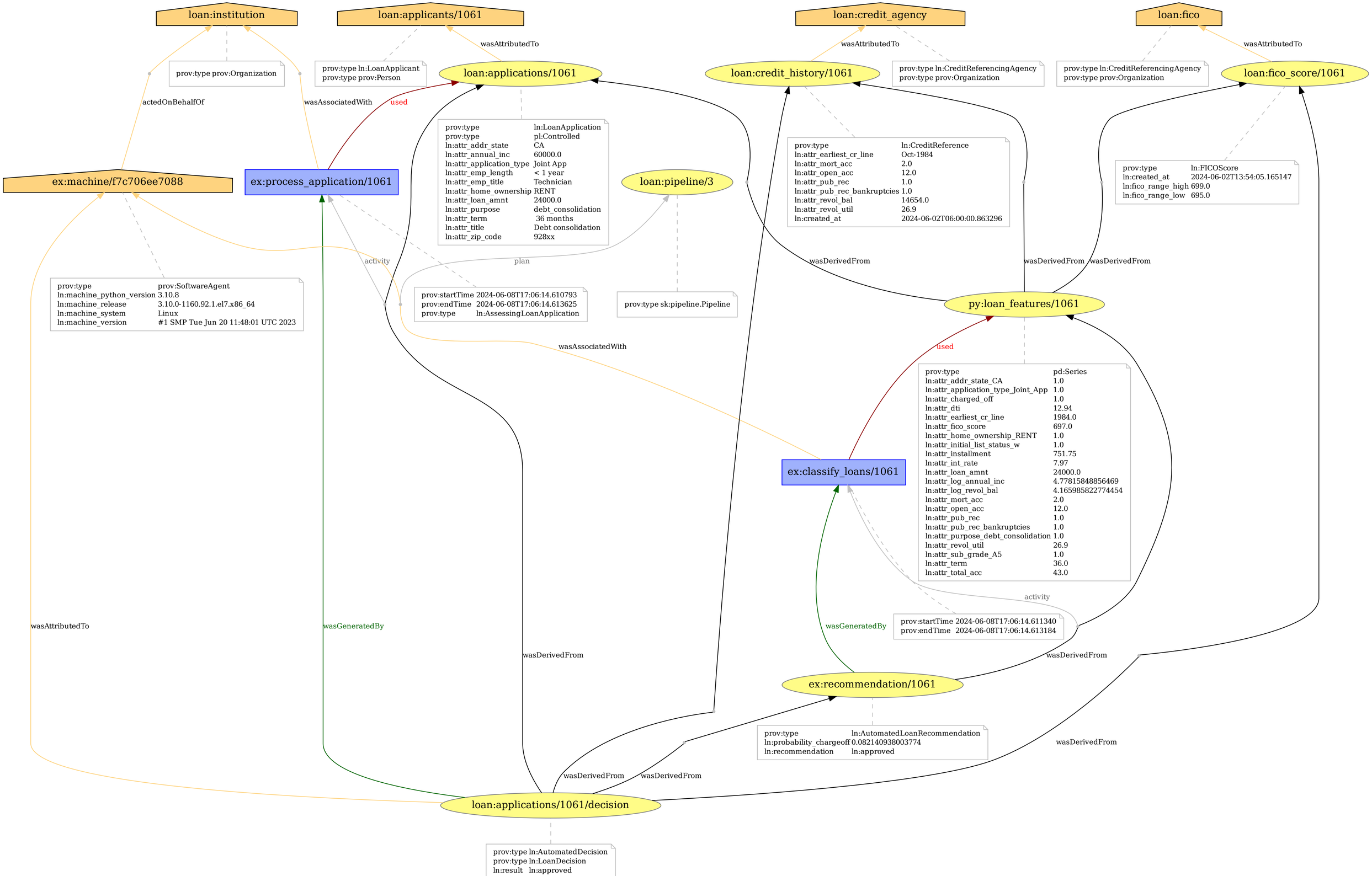
loan:institution
loan:applicants/1061
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/1061
loan:credit_history/1061
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/1061
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 60000.0
ln:attr_application_type Joint App
ln:attr_emp_length < 1 year
ln:attr_emp_title Technician
ln:attr_home_ownership RENT
ln:attr_loan_amnt 24000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 928xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-1984
ln:attr_mort_acc 2.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 14654.0
ln:attr_revol_util 26.9
ln:created_at 2024-06-02T06:00:00.863296
prov:type ln:FICOScore
ln:created_at 2024-06-02T13:54:05.165147
ln:fico_range_high 699.0
ln:fico_range_low 695.0
ex:machine/f7c706ee7088
ex:process_application/1061
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 2024-06-08T17:06:14.610793
prov:endTime 2024-06-08T17:06:14.613625
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/1061
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_charged_off 1.0
ln:attr_dti 12.94
ln:attr_earliest_cr_line 1984.0
ln:attr_fico_score 697.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 751.75
ln:attr_int_rate 7.97
ln:attr_loan_amnt 24000.0
ln:attr_log_annual_inc 4.77815848856469
ln:attr_log_revol_bal 4.165985822774454
ln:attr_mort_acc 2.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 26.9
ln:attr_sub_grade_A5 1.0
ln:attr_term 36.0
ln:attr_total_acc 43.0
ex:classify_loans/1061
activity
prov:startTime 2024-06-08T17:06:14.611340
prov:endTime 2024-06-08T17:06:14.613184
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/1061
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.082140938003774
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/1061/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved