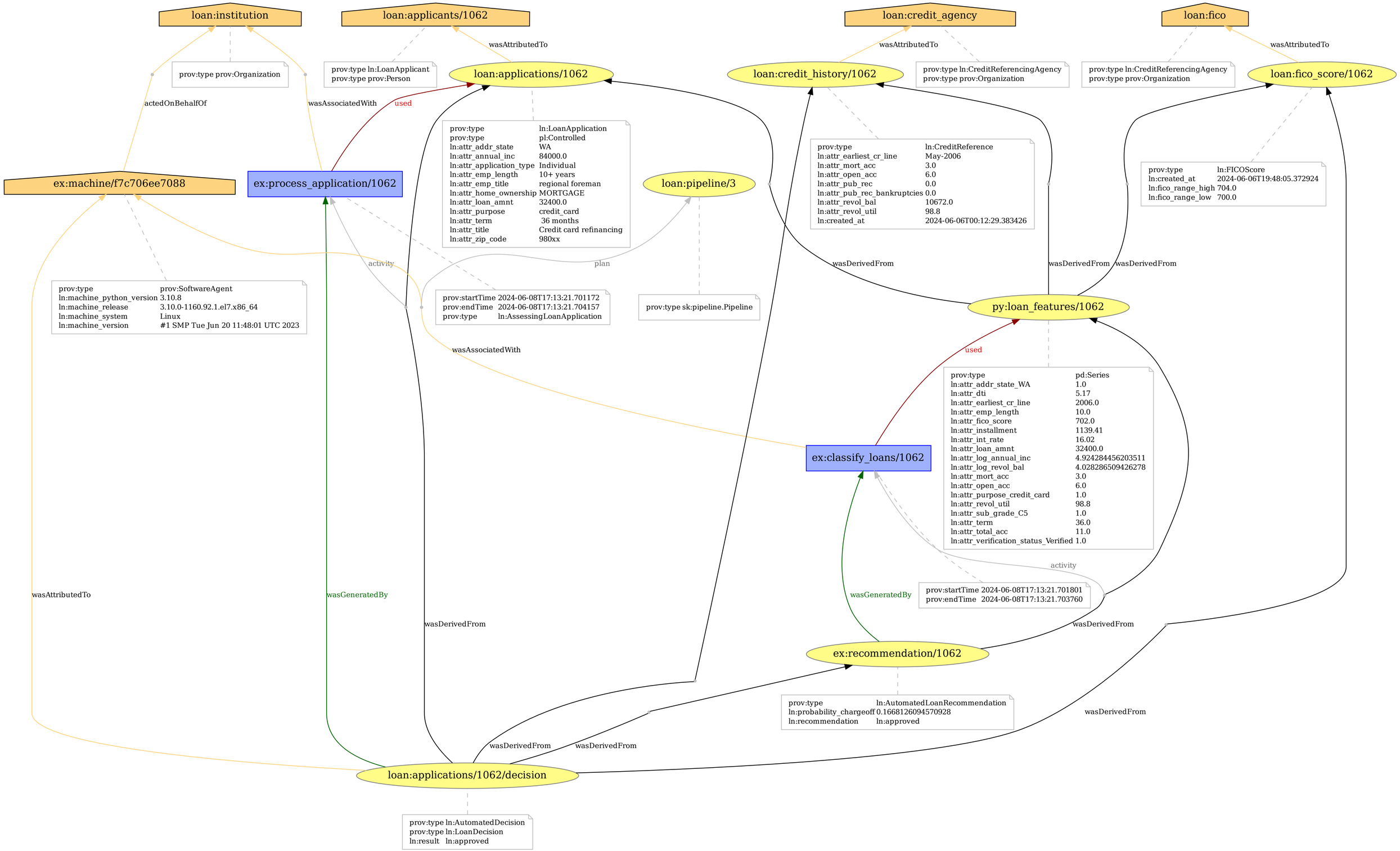
loan:institution
prov:type prov:Organization
loan:applicants/1062
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/1062
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state WA
ln:attr_annual_inc 84000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title regional foreman
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 32400.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 980xx
loan:credit_agency
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
loan:credit_history/1062
prov:type ln:CreditReference
ln:attr_earliest_cr_line May-2006
ln:attr_mort_acc 3.0
ln:attr_open_acc 6.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 10672.0
ln:attr_revol_util 98.8
ln:created_at 2024-06-06T00:12:29.383426
loan:fico
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
loan:fico_score/1062
prov:type ln:FICOScore
ln:created_at 2024-06-06T19:48:05.372924
ln:fico_range_high 704.0
ln:fico_range_low 700.0
actedOnBehalfOf
wasAssociatedWith
used
ex:machine/f7c706ee7088
ex:process_application/1062
loan:pipeline/3
prov:type sk:pipeline.Pipeline
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 2024-06-08T17:13:21.701172
prov:endTime 2024-06-08T17:13:21.704157
prov:type ln:AssessingLoanApplication
wasAssociatedWith
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
py:loan_features/1062
used
prov:type pd:Series
ln:attr_addr_state_WA 1.0
ln:attr_dti 5.17
ln:attr_earliest_cr_line 2006.0
ln:attr_emp_length 10.0
ln:attr_fico_score 702.0
ln:attr_installment 1139.41
ln:attr_int_rate 16.02
ln:attr_loan_amnt 32400.0
ln:attr_log_annual_inc 4.924284456203511
ln:attr_log_revol_bal 4.028286509426278
ln:attr_mort_acc 3.0
ln:attr_open_acc 6.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 98.8
ln:attr_sub_grade_C5 1.0
ln:attr_term 36.0
ln:attr_total_acc 11.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/1062
activity
prov:startTime 2024-06-08T17:13:21.701801
prov:endTime 2024-06-08T17:13:21.703760
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/1062
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.166812609457092 8
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/1062/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved