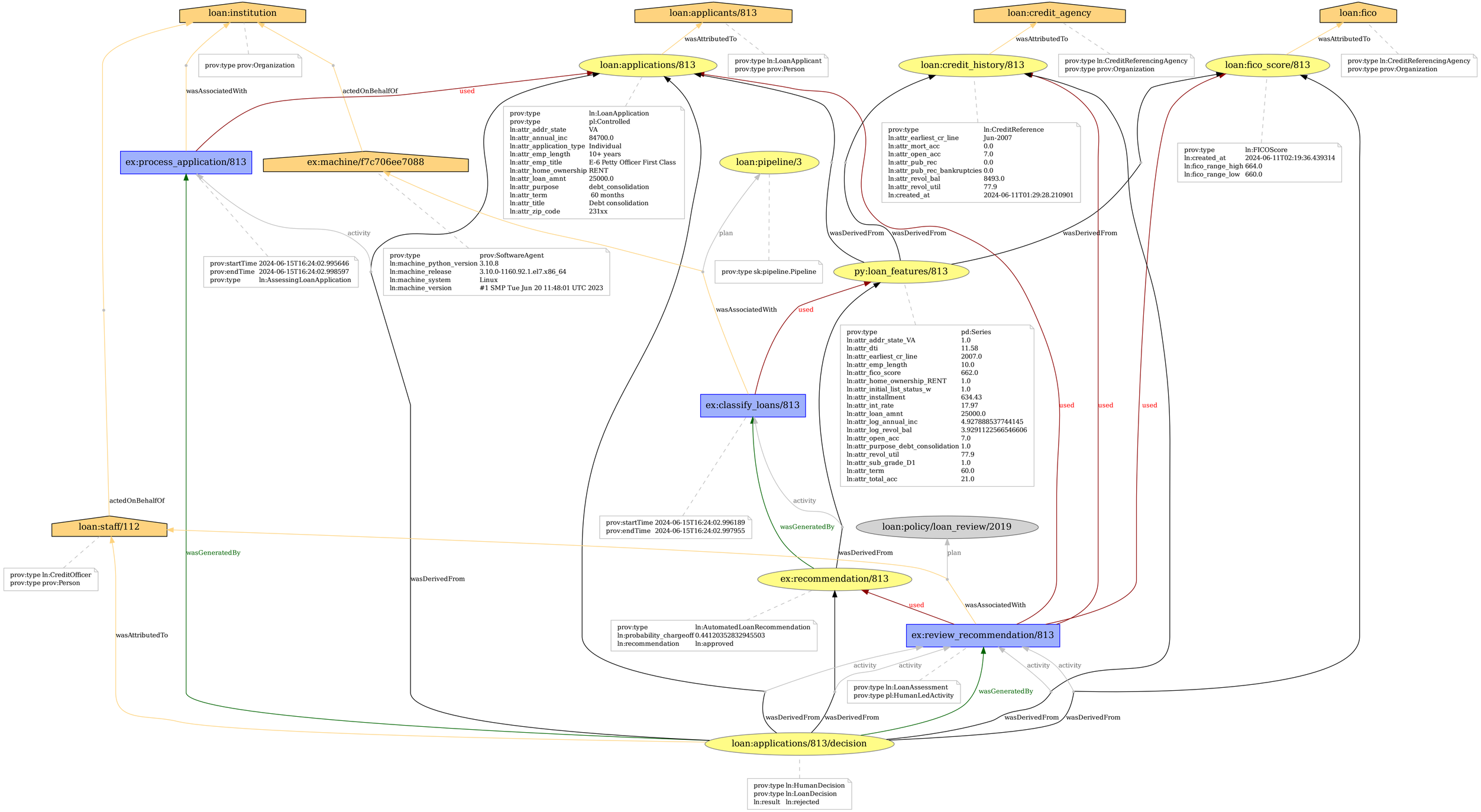
loan:institution
prov:type prov:Organization
loan:applicants/813
wasAttributedTo
loan:applications/813
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/813
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/813
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state VA
ln:attr_annual_inc 84700.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title E-6 Petty Officer First Class
ln:attr_home_ownership RENT
ln:attr_loan_amnt 25000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 231xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-2007
ln:attr_mort_acc 0.0
ln:attr_open_acc 7.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 8493.0
ln:attr_revol_util 77.9
ln:created_at 2024-06-11T01:29:28.210901
prov:type ln:FICOScore
ln:created_at 2024-06-11T02:19:36.439314
ln:fico_range_high 664.0
ln:fico_range_low 660.0
ex:process_application/813
ex:machine/f7c706ee7088
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-06-15T16:24:02.995646
prov:endTime 2024-06-15T16:24:02.998597
prov:type ln:AssessingLoanApplication
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:type sk:pipeline.Pipeline
py:loan_features/813
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_VA 1.0
ln:attr_dti 11.58
ln:attr_earliest_cr_line 2007.0
ln:attr_emp_length 10.0
ln:attr_fico_score 662.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 634.43
ln:attr_int_rate 17.97
ln:attr_loan_amnt 25000.0
ln:attr_log_annual_inc 4.927888537744145
ln:attr_log_revol_bal 3.9291122566546606
ln:attr_open_acc 7.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 77.9
ln:attr_sub_grade_D1 1.0
ln:attr_term 60.0
ln:attr_total_acc 21.0
used
used
used
ex:classify_loans/813
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2024-06-15T16:24:02.996189
prov:endTime 2024-06-15T16:24:02.997955
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/813
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.44120352832945503
ln:recommendation ln:approved
ex:review_recommendation/813
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/813/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected