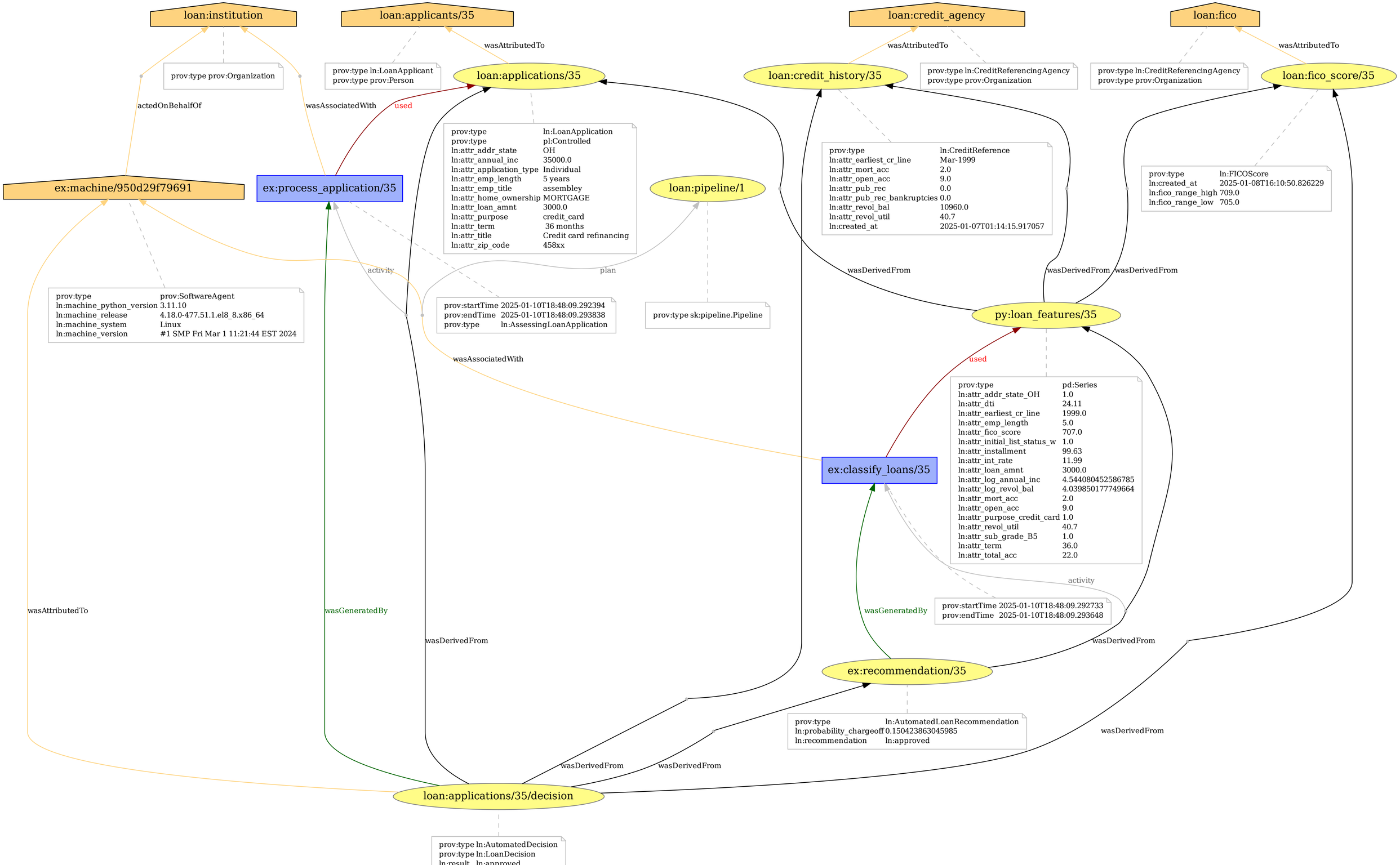
loan:institution
loan:applicants/35
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/35
loan:credit_history/35
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/35
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state OH
ln:attr_annual_inc 35000.0
ln:attr_application_type Individual
ln:attr_emp_length 5 years
ln:attr_emp_title assembley
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 3000.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 458xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Mar-1999
ln:attr_mort_acc 2.0
ln:attr_open_acc 9.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 10960.0
ln:attr_revol_util 40.7
ln:created_at 2025-01-07T01:14:15.917057
prov:type ln:FICOScore
ln:created_at 2025-01-08T16:10:50.826229
ln:fico_range_high 709.0
ln:fico_range_low 705.0
ex:machine/950d29f79691
ex:process_application/35
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
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:startTime 2025-01-10T18:48:09.292394
prov:endTime 2025-01-10T18:48:09.293838
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/35
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_OH 1.0
ln:attr_dti 24.11
ln:attr_earliest_cr_line 1999.0
ln:attr_emp_length 5.0
ln:attr_fico_score 707.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 99.63
ln:attr_int_rate 11.99
ln:attr_loan_amnt 3000.0
ln:attr_log_annual_inc 4.544080452586785
ln:attr_log_revol_bal 4.039850177749664
ln:attr_mort_acc 2.0
ln:attr_open_acc 9.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 40.7
ln:attr_sub_grade_B5 1.0
ln:attr_term 36.0
ln:attr_total_acc 22.0
ex:classify_loans/35
activity
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
prov:startTime 2025-01-10T18:48:09.292733
prov:endTime 2025-01-10T18:48:09.293648
wasDerivedFrom
wasDerivedFrom
ex:recommendation/35
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.150423863045985
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/35/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved