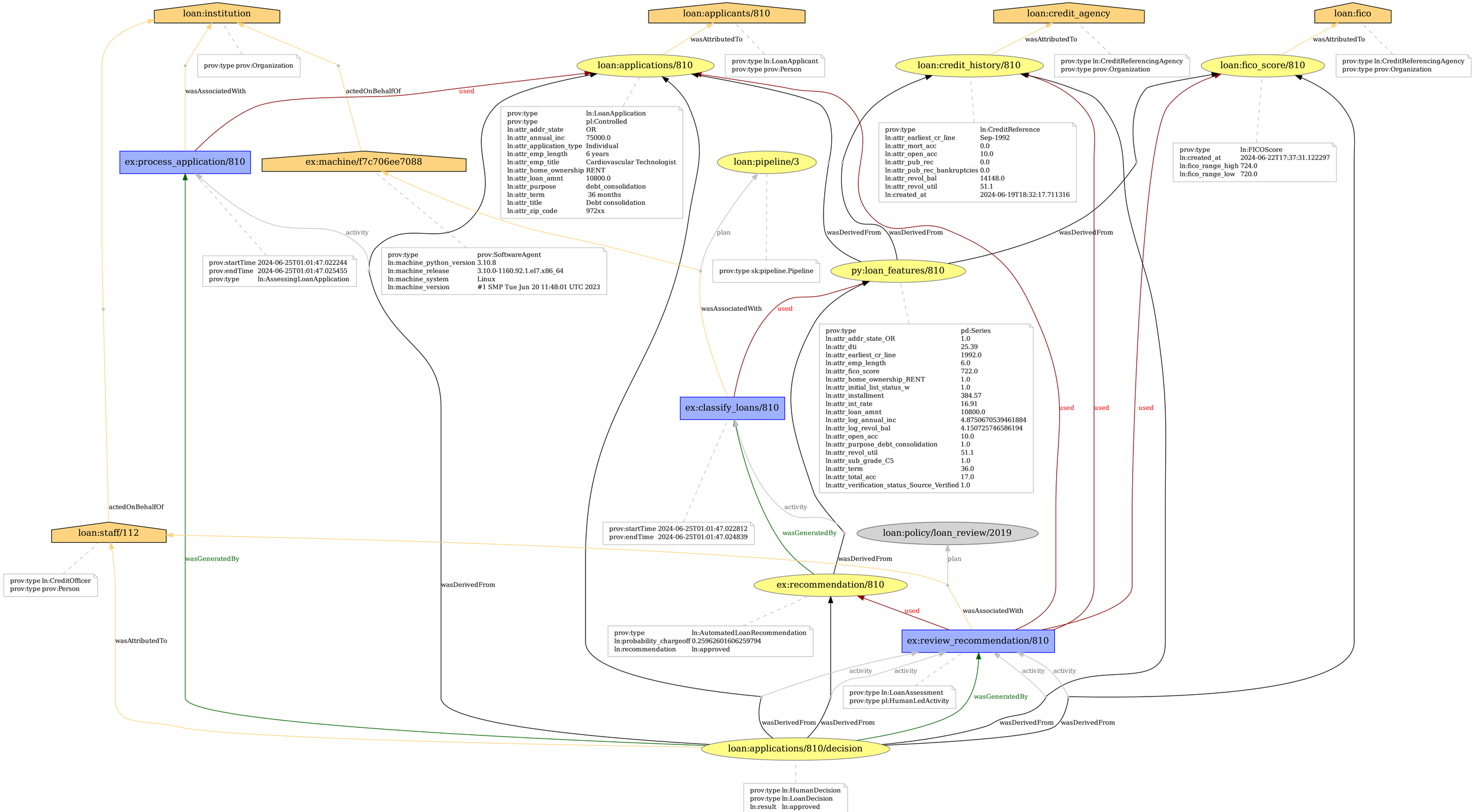
loan:institution
prov:type prov:Organization
loan:applicants/810
wasAttributedTo
loan:applications/810
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/810
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/810
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplicant
prov:type pl:Controlled
ln:attr_addr_state OR
ln:attr_annual_inc 75000.0
ln:attr_application_type Individual
ln:attr_emp_length 6 years
ln:attr_emp_title Cardiovascular Technologist
ln:attr_home_ownership RENT
ln:attr_loan_amnt 10800.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 972xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Sep-1992
ln:attr_mort_acc 0.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 14148.0
ln:attr_revol_util 51.1
ln:created_at 2024-06-19T18:32:17.711316
prov:type ln:FICOScore
ln:created_at 2024-06-22T17:37:31.122297
ln:fico_range_high 724.0
ln:fico_range_low 720.0
ex:process_application/810
ex:machine/f7c706ee7088
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-06-25T01:01:47.022244
prov:endTime 2024-06-25T01:01:47.025455
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/810
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_OR 1.0
ln:attr_dti 25.39
ln:attr_earliest_cr_line 1992.0
ln:attr_emp_length 6.0
ln:attr_fico_score 722.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 384.57
ln:attr_int_rate 16.91
ln:attr_loan_amnt 10800.0
ln:attr_log_annual_inc 4.875067053946188 4
ln:attr_log_revol_bal 4.150725746586194
ln:attr_open_acc 10.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 51.1
ln:attr_sub_grade_C5 1.0
ln:attr_term 36.0
ln:attr_total_acc 17.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/810
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2024-06-25T01:01:47.022812
prov:endTime 2024-06-25T01:01:47.024839
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/810
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.25962601606259794
ln:recommendation ln:approved
ex:review_recommendation/810
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/810/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved