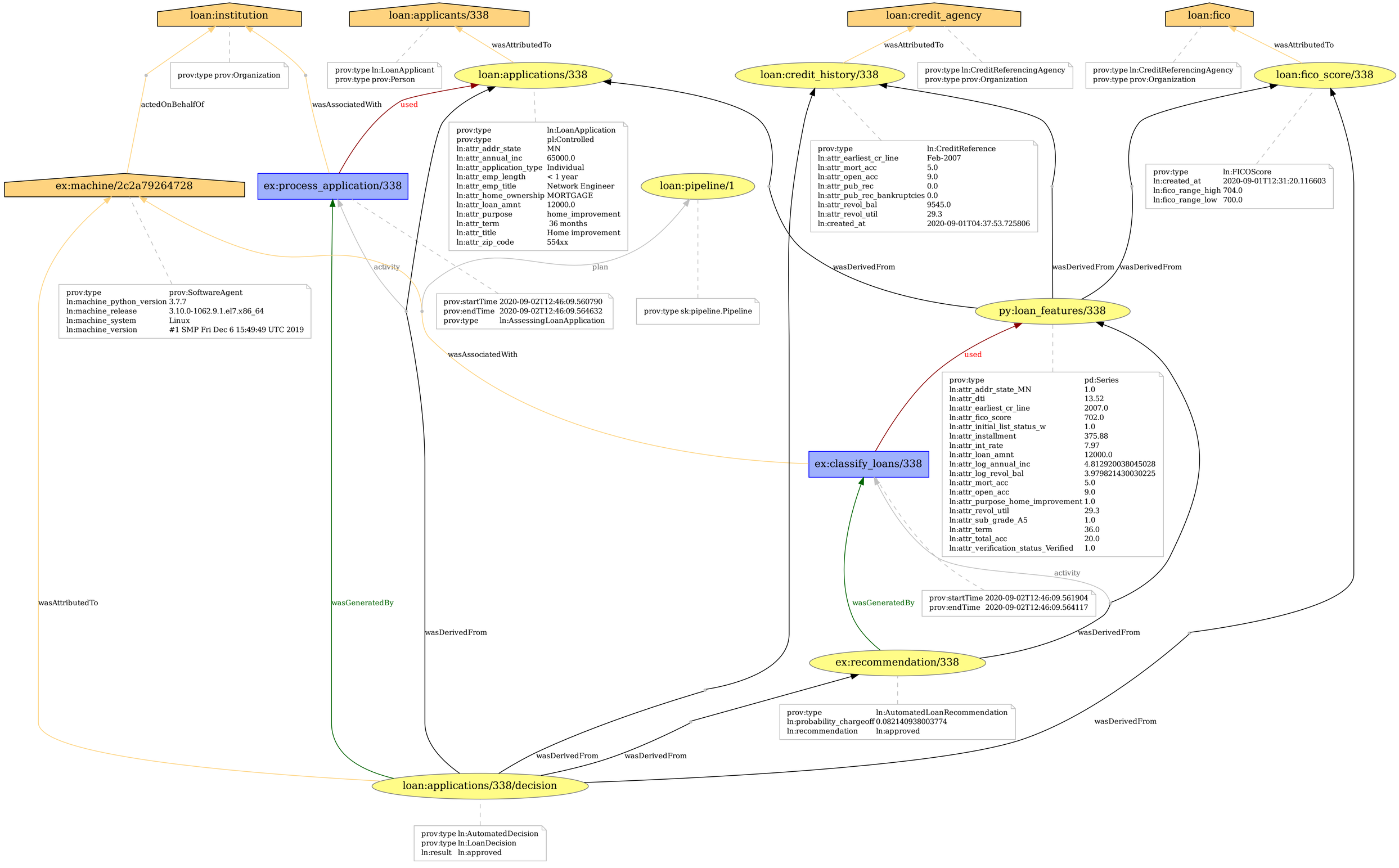
loan:institution
loan:applicants/338
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/338
loan:credit_history/338
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/338
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MN
ln:attr_annual_inc 65000.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title Network Engineer
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 12000.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 554xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Feb-2007
ln:attr_mort_acc 5.0
ln:attr_open_acc 9.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 9545.0
ln:attr_revol_util 29.3
ln:created_at 2020-09-01T04:37:53.725806
prov:type ln:FICOScore
ln:created_at 2020-09-01T12:31:20.116603
ln:fico_range_high 704.0
ln:fico_range_low 700.0
ex:machine/2c2a79264728
ex:process_application/338
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:type prov:SoftwareAgent
ln:machine_python_version 3.7.7
ln:machine_release 3.10.0-1062.9.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Fri Dec 6 15:49:49 UTC 2019
prov:startTime 2020-09-02T12:46:09.560790
prov:endTime 2020-09-02T12:46:09.564632
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/338
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MN 1.0
ln:attr_dti 13.52
ln:attr_earliest_cr_line 2007.0
ln:attr_fico_score 702.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 375.88
ln:attr_int_rate 7.97
ln:attr_loan_amnt 12000.0
ln:attr_log_annual_inc 4.812920038045028
ln:attr_log_revol_bal 3.979821430030225
ln:attr_mort_acc 5.0
ln:attr_open_acc 9.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 29.3
ln:attr_sub_grade_A5 1.0
ln:attr_term 36.0
ln:attr_total_acc 20.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/338
activity
prov:startTime 2020-09-02T12:46:09.561904
prov:endTime 2020-09-02T12:46:09.564117
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
ex:recommendation/338
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.082140938003774
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/338/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved