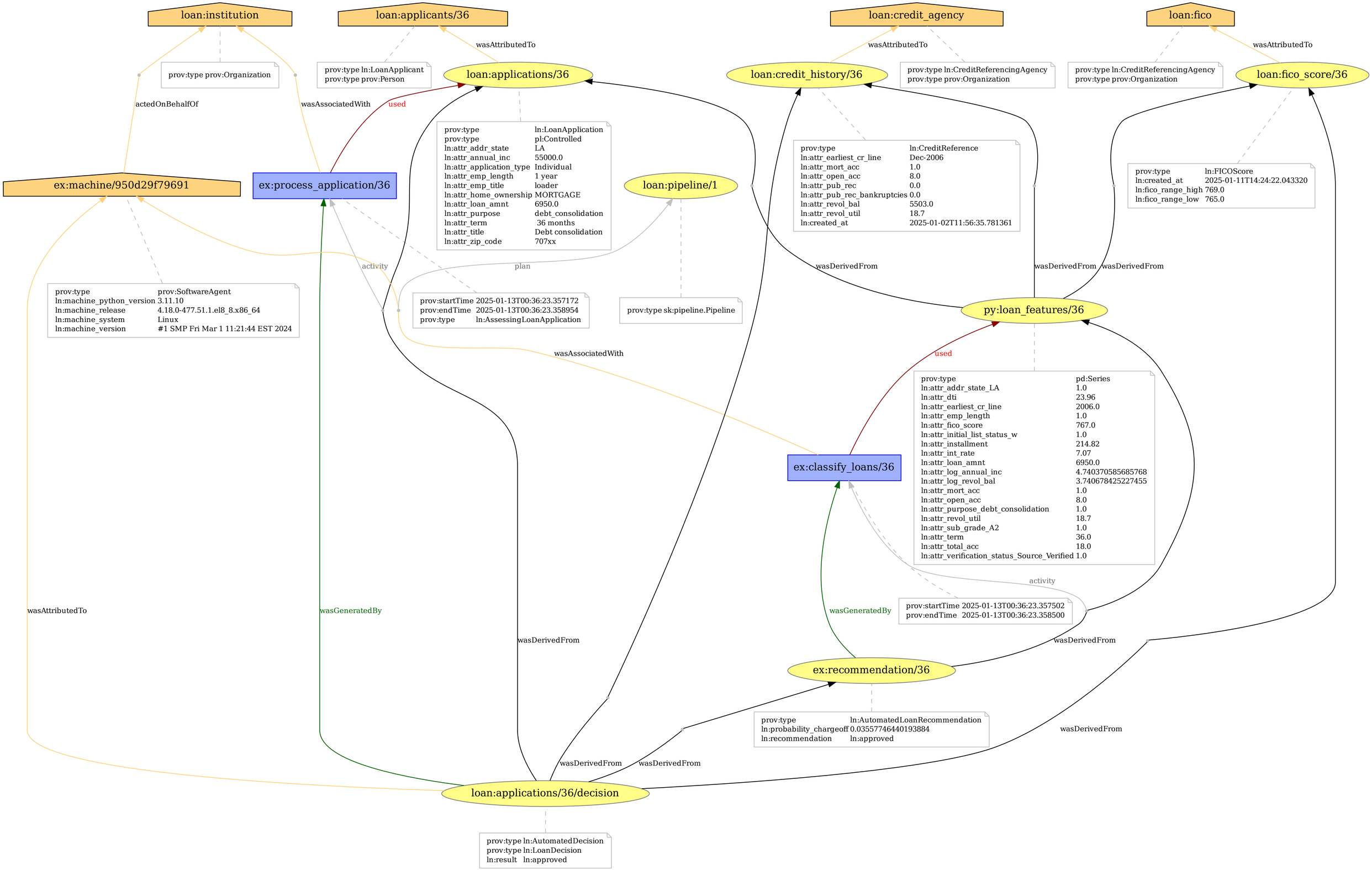
loan:institution
loan:applicants/36
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/36
loan:credit_history/36
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/36
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state LA
ln:attr_annual_inc 55000.0
ln:attr_application_type Individual
ln:attr_emp_length 1 year
ln:attr_emp_title loader
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 6950.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 707xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Dec-2006
ln:attr_mort_acc 1.0
ln:attr_open_acc 8.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 5503.0
ln:attr_revol_util 18.7
ln:created_at 2025-01-02T11:56:35.781361
prov:type ln:FICOScore
ln:created_at 2025-01-11T14:24:22.043320
ln:fico_range_high 769.0
ln:fico_range_low 765.0
ex:machine/950d29f79691
ex:process_application/36
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 2025-01-13T00:36:23.357172
prov:endTime 2025-01-13T00:36:23.358954
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/36
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_LA 1.0
ln:attr_dti 23.96
ln:attr_earliest_cr_line 2006.0
ln:attr_emp_length 1.0
ln:attr_fico_score 767.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 214.82
ln:attr_int_rate 7.07
ln:attr_loan_amnt 6950.0
ln:attr_log_annual_inc 4.740370585685768
ln:attr_log_revol_bal 3.740678425227455
ln:attr_mort_acc 1.0
ln:attr_open_acc 8.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 18.7
ln:attr_sub_grade_A2 1.0
ln:attr_term 36.0
ln:attr_total_acc 18.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/36
activity
prov:startTime 2025-01-13T00:36:23.357502
prov:endTime 2025-01-13T00:36:23.358500
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
ex:recommendation/36
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/36/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved