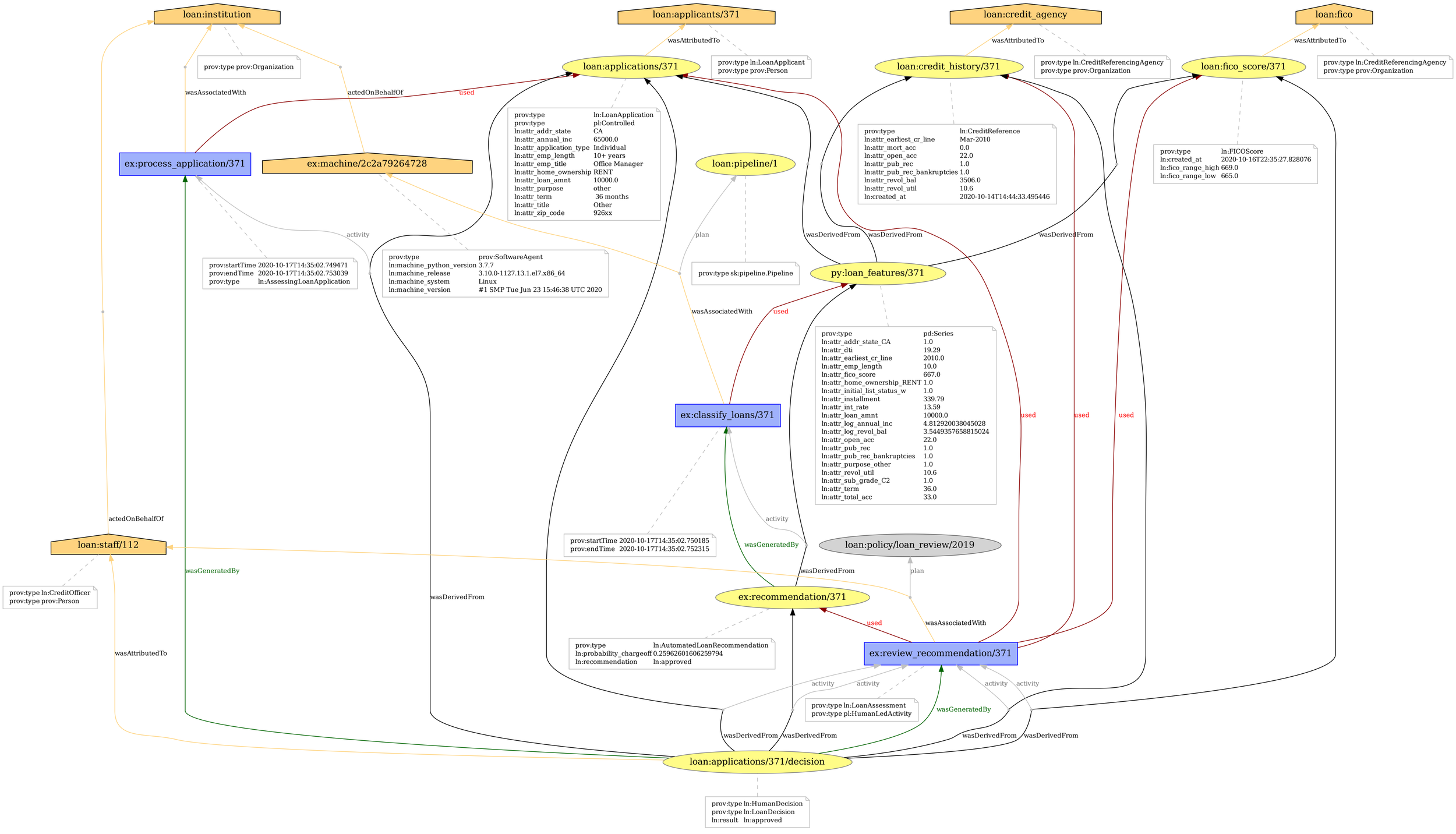
loan:institution
loan:applicants/371
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
loan:applications/371
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/371
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/371
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 65000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Office Manager
ln:attr_home_ownership RENT
ln:attr_loan_amnt 10000.0
ln:attr_purpose other
ln:attr_term 36 months
ln:attr_title Other
ln:attr_zip_code 926xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Mar-2010
ln:attr_mort_acc 0.0
ln:attr_open_acc 22.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 3506.0
ln:attr_revol_util 10.6
ln:created_at 2020-10-14T14:44:33.495446
prov:type ln:FICOScore
ln:created_at 2020-10-16T22:35:27.828076
ln:fico_range_high 669.0
ln:fico_range_low 665.0
ex:process_application/371
ex:machine/2c2a79264728
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2020-10-17T14:35:02.749471
prov:endTime 2020-10-17T14:35:02.753039
prov:type ln:AssessingLoanApplication
prov:type prov:SoftwareAgent
ln:machine_python_version 3.7.7
ln:machine_release 3.10.0-1127.13.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Tue Jun 23 15:46:38 UTC 2020
prov:type sk:pipeline.Pipeline
py:loan_features/371
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 19.29
ln:attr_earliest_cr_line 2010.0
ln:attr_emp_length 10.0
ln:attr_fico_score 667.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 339.79
ln:attr_int_rate 13.59
ln:attr_loan_amnt 10000.0
ln:attr_log_annual_inc 4.812920038045028
ln:attr_log_revol_bal 3.5449357658815024
ln:attr_open_acc 22.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_other 1.0
ln:attr_revol_util 10.6
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 33.0
used
used
used
ex:classify_loans/371
actedOnBehalfOf
loan:staff/112
wasGeneratedBy
activity
wasGeneratedBy
loan:policy/loan_review/2019
prov:type ln:CreditOfficer
prov:type prov:Person
wasAttributedTo
wasDerivedFrom
prov:startTime 2020-10-17T14:35:02.750185
prov:endTime 2020-10-17T14:35:02.752315
wasDerivedFrom
plan
wasDerivedFrom
ex:recommendation/371
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.25962601606259794
ln:recommendation ln:approved
ex:review_recommendation/371
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/371/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved