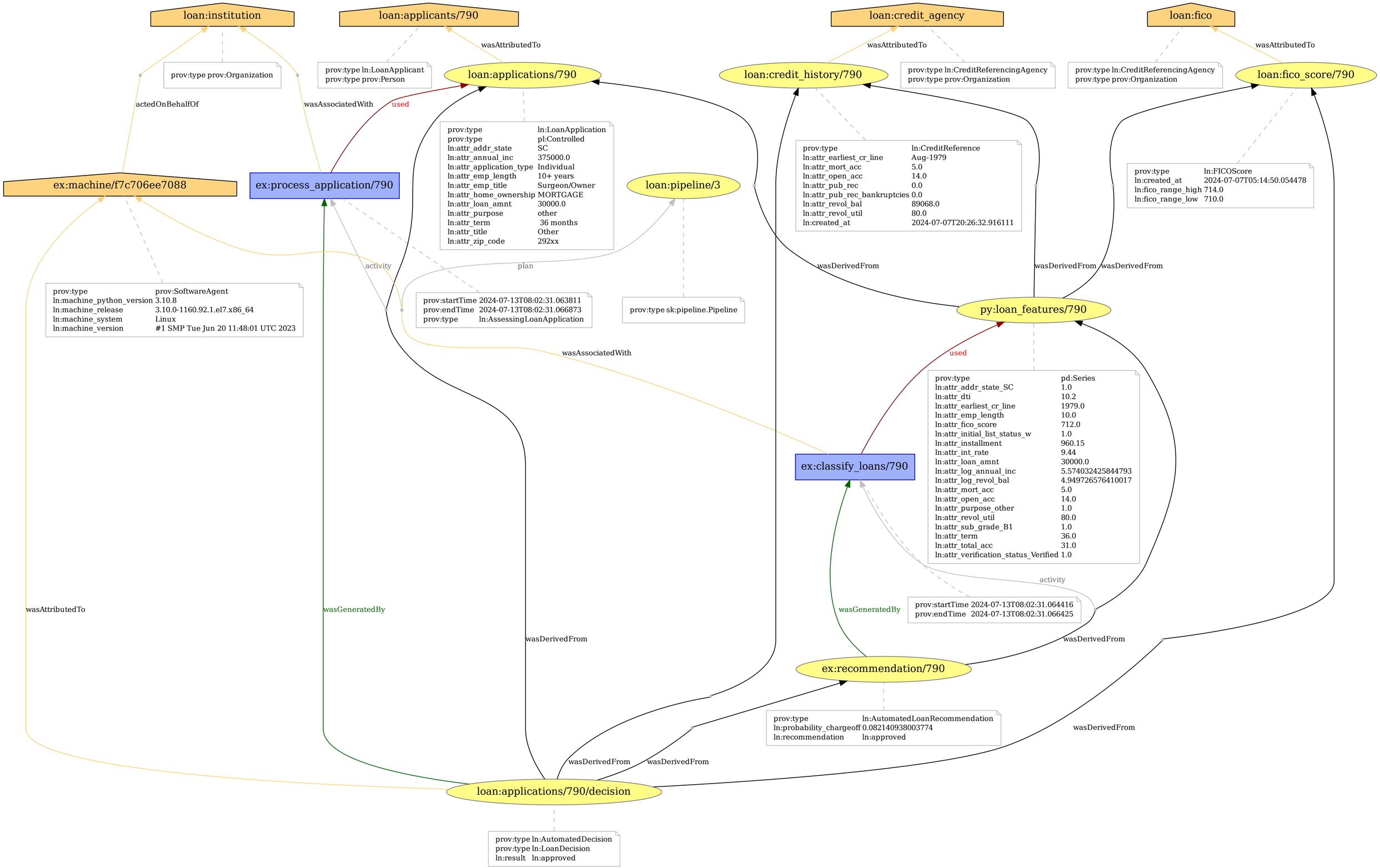
loan:institution
loan:applicants/790
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/790
loan:credit_history/790
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/790
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state SC
ln:attr_annual_inc 375000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Surgeon/Owner
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 30000.0
ln:attr_purpose other
ln:attr_term 36 months
ln:attr_title Other
ln:attr_zip_code 292xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-1979
ln:attr_mort_acc 5.0
ln:attr_open_acc 14.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 89068.0
ln:attr_revol_util 80.0
ln:created_at 2024-07-07T20:26:32.916111
prov:type ln:FICOScore
ln:created_at 2024-07-07T05:14:50.054478
ln:fico_range_high 714.0
ln:fico_range_low 710.0
ex:machine/f7c706ee7088
ex:process_application/790
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
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:startTime 2024-07-13T08:02:31.063811
prov:endTime 2024-07-13T08:02:31.066873
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/790
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_SC 1.0
ln:attr_dti 10.2
ln:attr_earliest_cr_line 1979.0
ln:attr_emp_length 10.0
ln:attr_fico_score 712.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 960.15
ln:attr_int_rate 9.44
ln:attr_loan_amnt 30000.0
ln:attr_log_annual_inc 5.574032425844793
ln:attr_log_revol_bal 4.949726576410017
ln:attr_mort_acc 5.0
ln:attr_open_acc 14.0
ln:attr_purpose_other 1.0
ln:attr_revol_util 80.0
ln:attr_sub_grade_B1 1.0
ln:attr_term 36.0
ln:attr_total_acc 31.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/790
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2024-07-13T08:02:31.064416
prov:endTime 2024-07-13T08:02:31.066425
wasDerivedFrom
ex:recommendation/790
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.082140938003774
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/790/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved