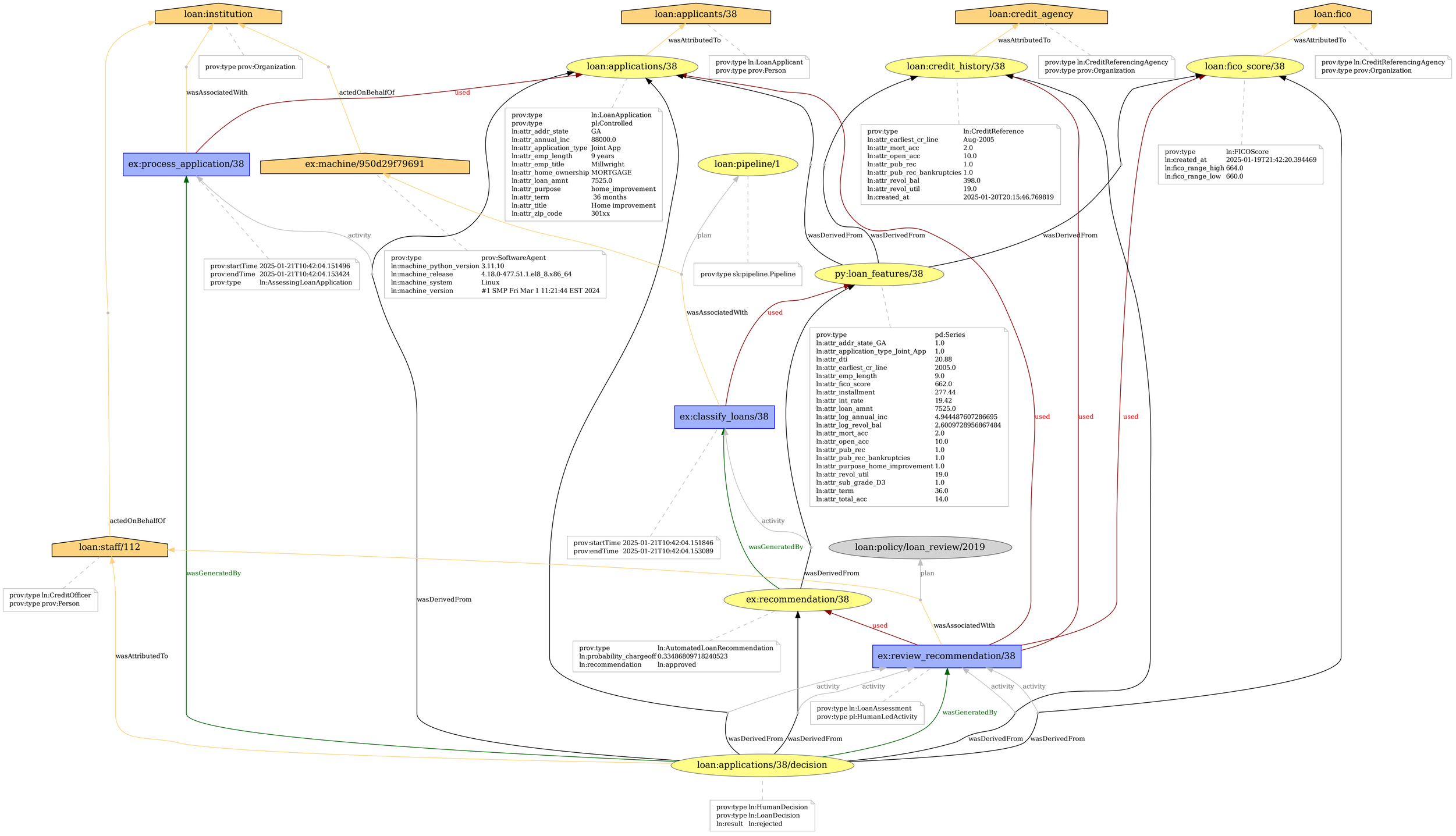
loan:institution
loan:applicants/38
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
loan:applications/38
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/38
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/38
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state GA
ln:attr_annual_inc 88000.0
ln:attr_application_type Joint App
ln:attr_emp_length 9 years
ln:attr_emp_title Millwright
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 7525.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 301xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-2005
ln:attr_mort_acc 2.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 398.0
ln:attr_revol_util 19.0
ln:created_at 2025-01-20T20:15:46.769819
prov:type ln:FICOScore
ln:created_at 2025-01-19T21:42:20.394469
ln:fico_range_high 664.0
ln:fico_range_low 660.0
ex:process_application/38
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2025-01-21T10:42:04.151496
prov:endTime 2025-01-21T10:42:04.153424
prov:type ln:AssessingLoanApplication
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:type sk:pipeline.Pipeline
py:loan_features/38
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_GA 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 20.88
ln:attr_earliest_cr_line 2005.0
ln:attr_emp_length 9.0
ln:attr_fico_score 662.0
ln:attr_installment 277.44
ln:attr_int_rate 19.42
ln:attr_loan_amnt 7525.0
ln:attr_log_annual_inc 4.944487607286695
ln:attr_log_revol_bal 2.6009728956867484
ln:attr_mort_acc 2.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 19.0
ln:attr_sub_grade_D3 1.0
ln:attr_term 36.0
ln:attr_total_acc 14.0
used
used
used
ex:classify_loans/38
activity
wasGeneratedBy
prov:startTime 2025-01-21T10:42:04.151846
prov:endTime 2025-01-21T10:42:04.153089
loan:policy/loan_review/2019
plan
actedOnBehalfOf
loan:staff/112
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
prov:type ln:CreditOfficer
prov:type prov:Person
ex:recommendation/38
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.33486809718240523
ln:recommendation ln:approved
ex:review_recommendation/38
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/38/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected