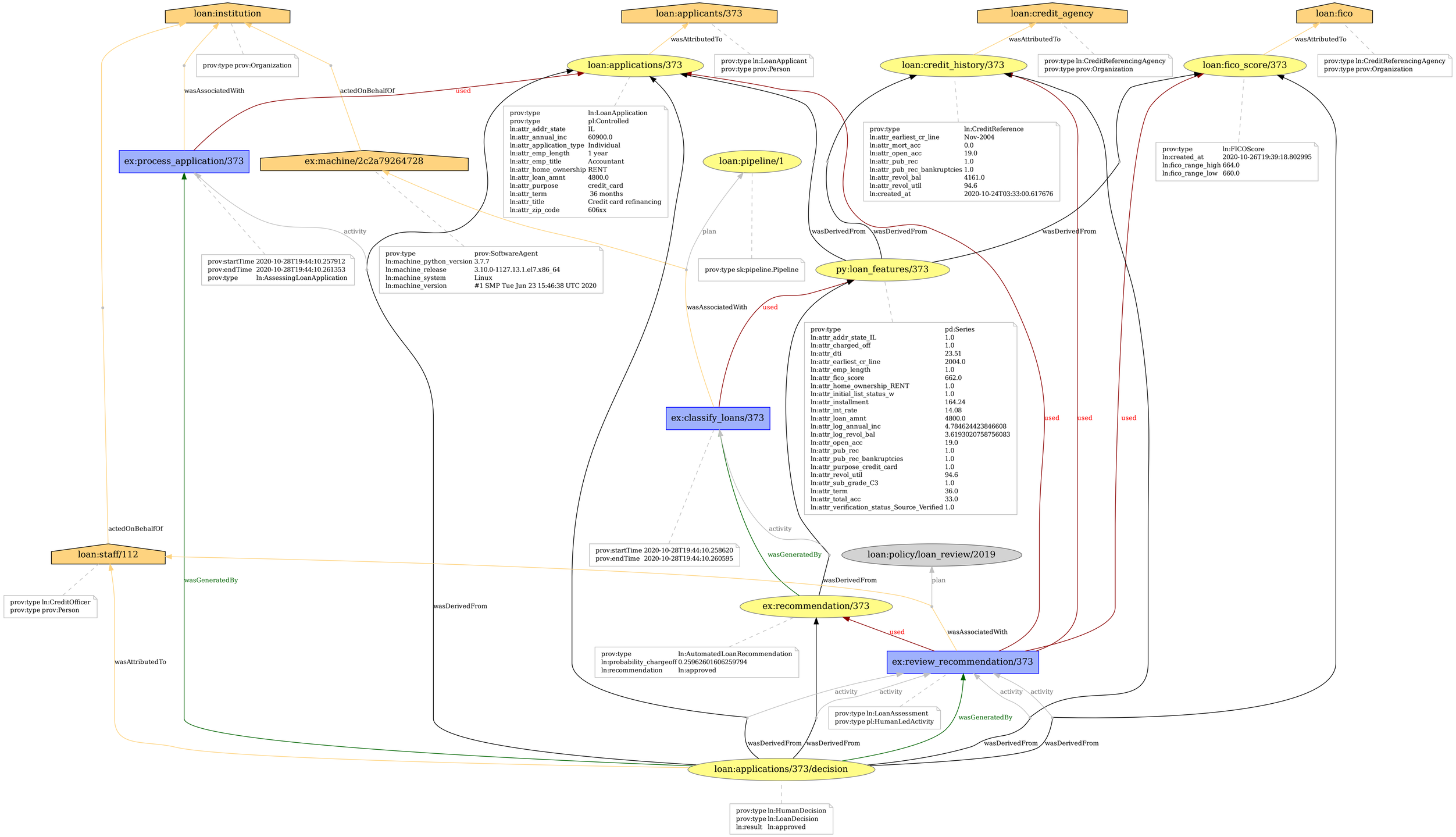
loan:institution
prov:type prov:Organization
loan:applicants/373
wasAttributedTo
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
loan:applications/373
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IL
ln:attr_annual_inc 60900.0
ln:attr_application_type Individual
ln:attr_emp_length 1 year
ln:attr_emp_title Accountant
ln:attr_home_ownership RENT
ln:attr_loan_amnt 4800.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 606xx
loan:credit_history/373
prov:type ln:CreditReference
ln:attr_earliest_cr_line Nov-2004
ln:attr_mort_acc 0.0
ln:attr_open_acc 19.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 4161.0
ln:attr_revol_util 94.6
ln:created_at 2020-10-24T03:33:00.617676
loan:fico_score/373
prov:type ln:FICOScore
ln:created_at 2020-10-26T19:39:18.802995
ln:fico_range_high 664.0
ln:fico_range_low 660.0
ex:process_application/373
ex:machine/2c2a79264728
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2020-10-28T19:44:10.257912
prov:endTime 2020-10-28T19:44:10.261353
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/373
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_IL 1.0
ln:attr_charged_off 1.0
ln:attr_dti 23.51
ln:attr_earliest_cr_line 2004.0
ln:attr_emp_length 1.0
ln:attr_fico_score 662.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 164.24
ln:attr_int_rate 14.08
ln:attr_loan_amnt 4800.0
ln:attr_log_annual_inc 4.784624423846608
ln:attr_log_revol_bal 3.6193020758756083
ln:attr_open_acc 19.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 94.6
ln:attr_sub_grade_C3 1.0
ln:attr_term 36.0
ln:attr_total_acc 33.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/373
activity
prov:startTime 2020-10-28T19:44:10.258620
prov:endTime 2020-10-28T19:44:10.260595
wasGeneratedBy
loan:policy/loan_review/2019
plan
actedOnBehalfOf
loan:staff/112
prov:type ln:CreditOfficer
prov:type prov:Person
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/373
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.25962601606259794
ln:recommendation ln:approved
wasAttributedTo
ex:review_recommendation/373
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/373/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved