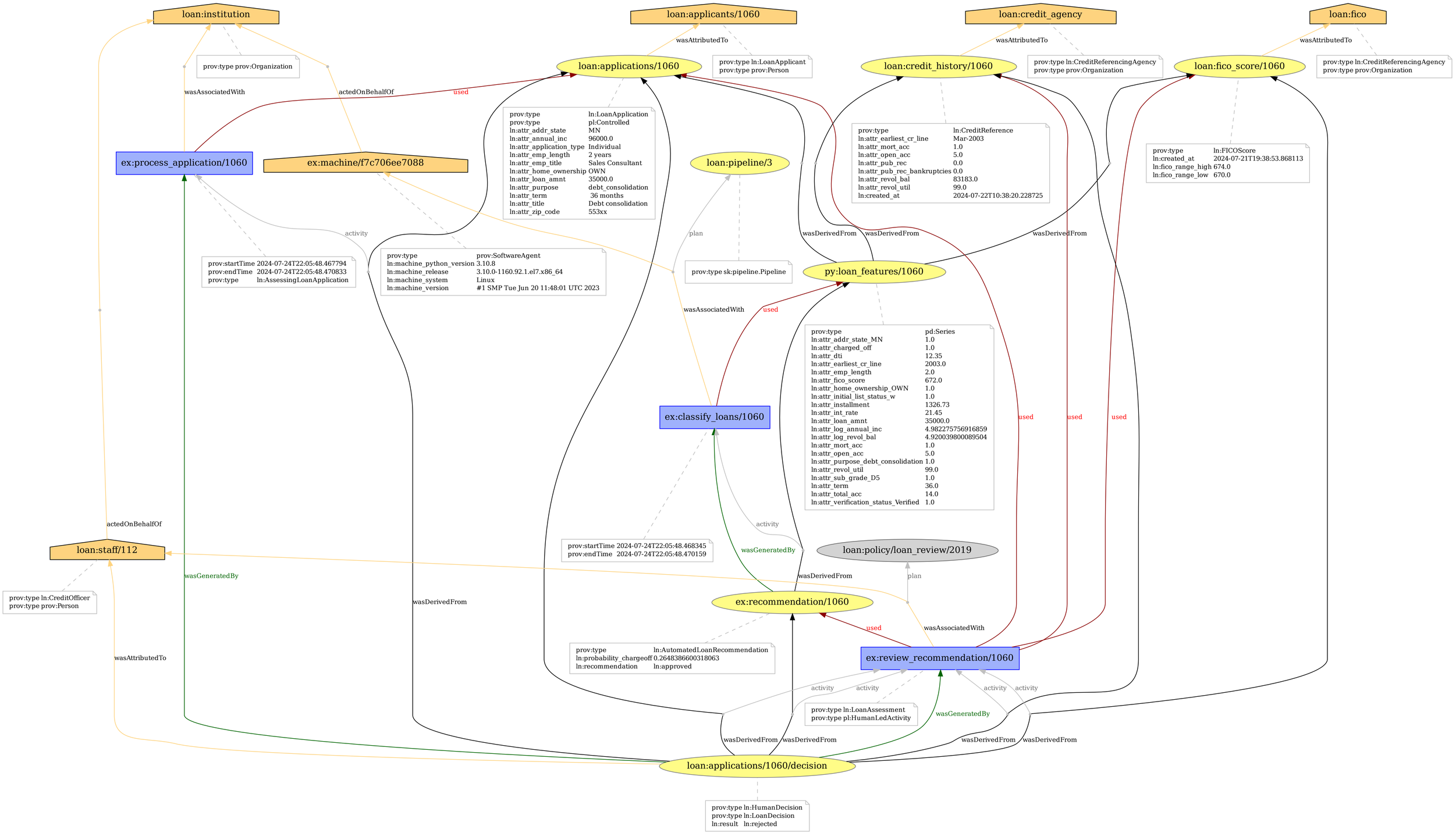
loan:institution
loan:applicants/1060
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
wasAttributedTo
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/1060
used
loan:credit_history/1060
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/1060
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MN
ln:attr_annual_inc 96000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Sales Consultant
ln:attr_home_ownership OWN
ln:attr_loan_amnt 35000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 553xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Mar-2003
ln:attr_mort_acc 1.0
ln:attr_open_acc 5.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 83183.0
ln:attr_revol_util 99.0
ln:created_at 2024-07-22T10:38:20.228725
prov:type ln:FICOScore
ln:created_at 2024-07-21T19:38:53.868113
ln:fico_range_high 674.0
ln:fico_range_low 670.0
ex:process_application/1060
ex:machine/f7c706ee7088
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-07-24T22:05:48.467794
prov:endTime 2024-07-24T22:05:48.470833
prov:type ln:AssessingLoanApplication
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:type sk:pipeline.Pipeline
py:loan_features/1060
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MN 1.0
ln:attr_charged_off 1.0
ln:attr_dti 12.35
ln:attr_earliest_cr_line 2003.0
ln:attr_emp_length 2.0
ln:attr_fico_score 672.0
ln:attr_home_ownership_OWN 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 1326.73
ln:attr_int_rate 21.45
ln:attr_loan_amnt 35000.0
ln:attr_log_annual_inc 4.982275756916859
ln:attr_log_revol_bal 4.920039800089504
ln:attr_mort_acc 1.0
ln:attr_open_acc 5.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 99.0
ln:attr_sub_grade_D5 1.0
ln:attr_term 36.0
ln:attr_total_acc 14.0
ln:attr_verification_status_Verified 1.0
used
used
used
ex:classify_loans/1060
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2024-07-24T22:05:48.468345
prov:endTime 2024-07-24T22:05:48.470159
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/1060
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.2648386600318063
ln:recommendation ln:approved
ex:review_recommendation/1060
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/1060/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected