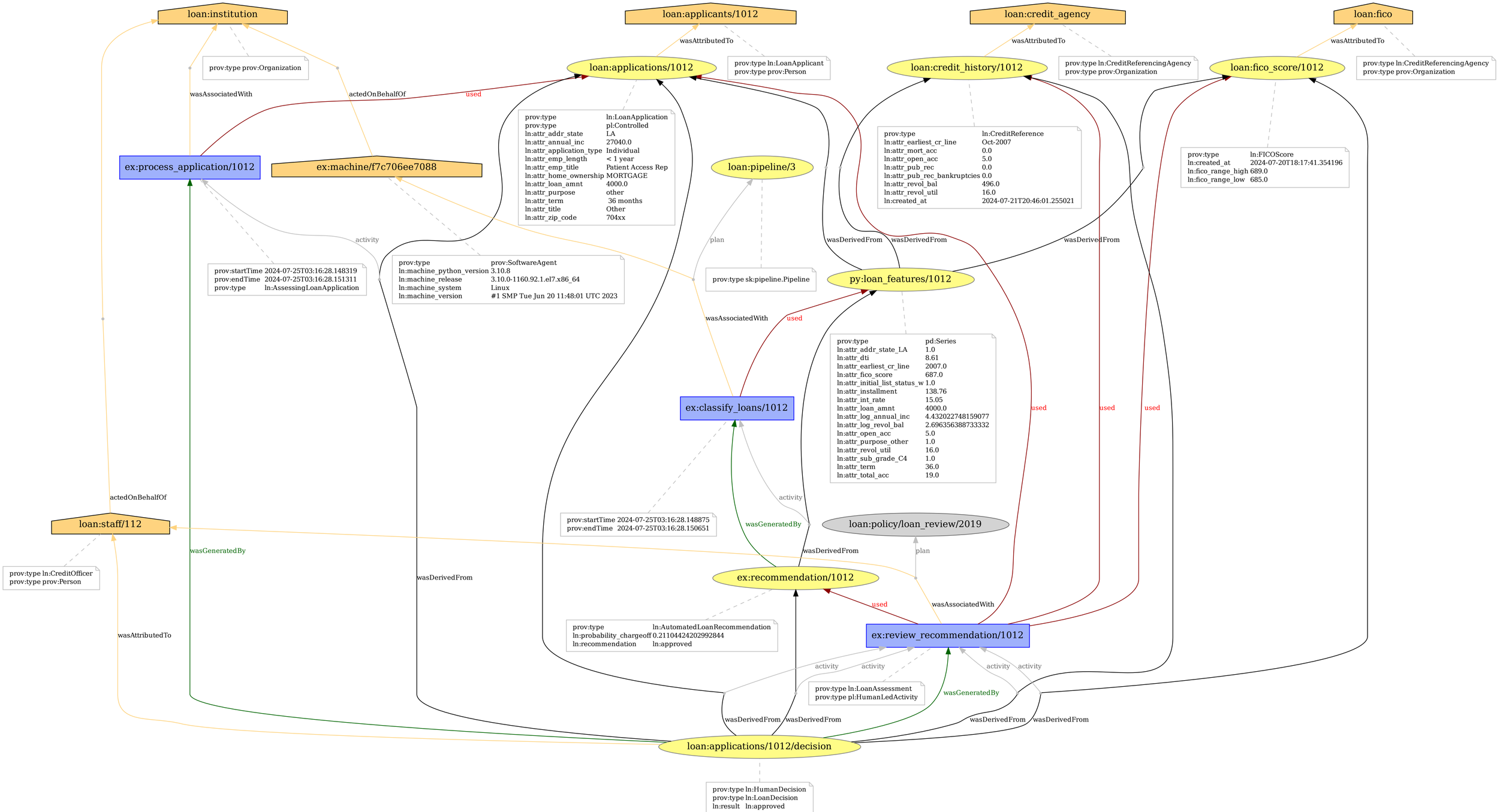
loan:institution
loan:applicants/1012
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
loan:applications/1012
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/1012
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/1012
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state LA
ln:attr_annual_inc 27040.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title Patient Access Rep
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 4000.0
ln:attr_purpose other
ln:attr_term 36 months
ln:attr_title Other
ln:attr_zip_code 704xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2007
ln:attr_mort_acc 0.0
ln:attr_open_acc 5.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 496.0
ln:attr_revol_util 16.0
ln:created_at 2024-07-21T20:46:01.255021
prov:type ln:FICOScore
ln:created_at 2024-07-20T18:17:41.354196
ln:fico_range_high 689.0
ln:fico_range_low 685.0
ex:process_application/1012
ex:machine/f7c706ee7088
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-07-25T03:16:28.148319
prov:endTime 2024-07-25T03:16:28.151311
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/1012
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_LA 1.0
ln:attr_dti 8.61
ln:attr_earliest_cr_line 2007.0
ln:attr_fico_score 687.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 138.76
ln:attr_int_rate 15.05
ln:attr_loan_amnt 4000.0
ln:attr_log_annual_inc 4.432022748159077
ln:attr_log_revol_bal 2.696356388733332
ln:attr_open_acc 5.0
ln:attr_purpose_other 1.0
ln:attr_revol_util 16.0
ln:attr_sub_grade_C4 1.0
ln:attr_term 36.0
ln:attr_total_acc 19.0
used
used
used
ex:classify_loans/1012
activity
prov:startTime 2024-07-25T03:16:28.148875
prov:endTime 2024-07-25T03:16:28.150651
wasGeneratedBy
loan:policy/loan_review/2019
actedOnBehalfOf
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/1012
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.21104424202992844
ln:recommendation ln:approved
wasAttributedTo
ex:review_recommendation/1012
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/1012/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved