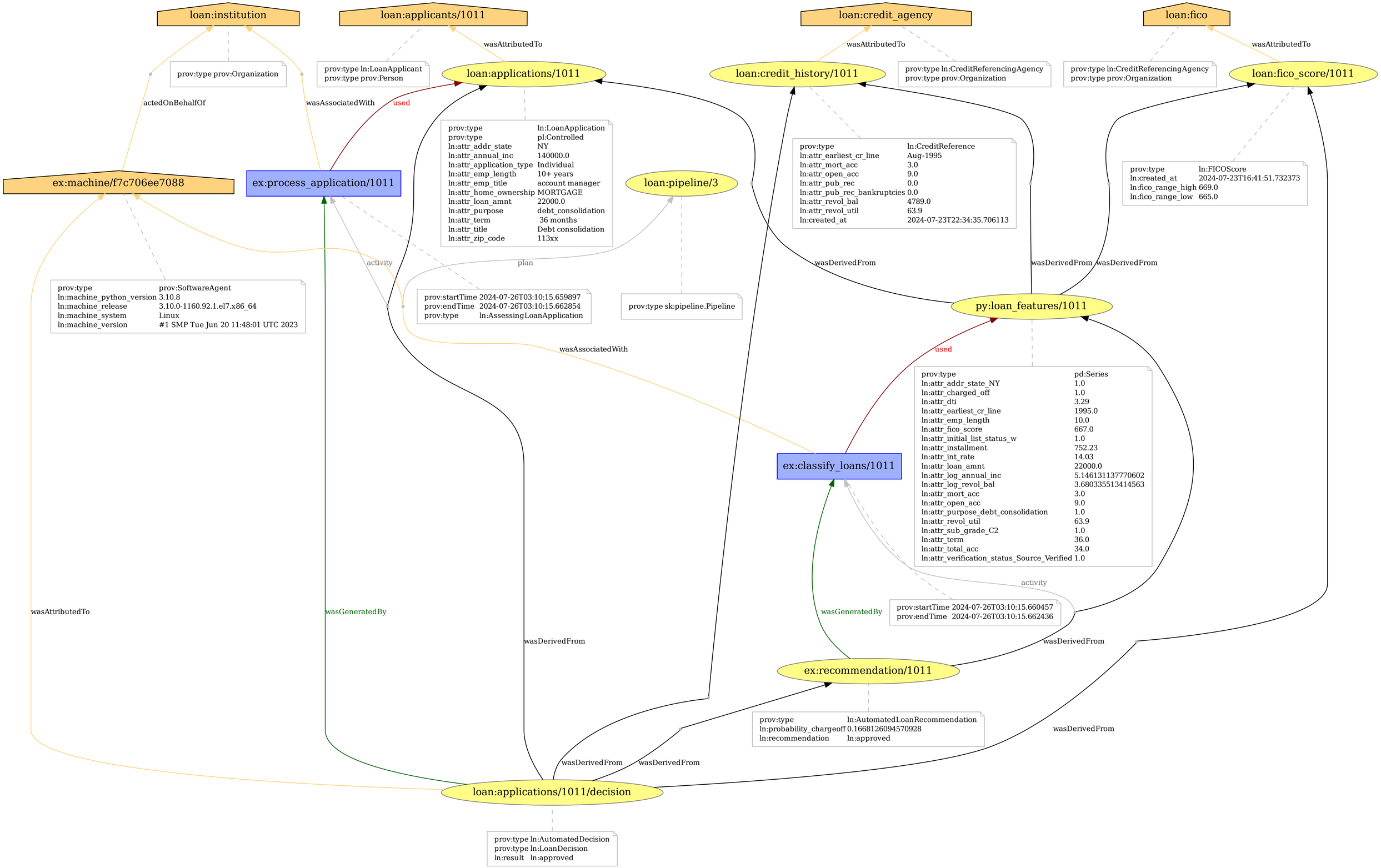
loan:institution
prov:type prov:Organization
loan:applicants/1011
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/1011
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NY
ln:attr_annual_inc 140000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title account manager
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 22000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 113xx
loan:credit_agency
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:credit_history/1011
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-1995
ln:attr_mort_acc 3.0
ln:attr_open_acc 9.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 4789.0
ln:attr_revol_util 63.9
ln:created_at 2024-07-23T22:34:35.706113
loan:fico
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/1011
prov:type ln:FICOScore
ln:created_at 2024-07-23T16:41:51.732373
ln:fico_range_high 669.0
ln:fico_range_low 665.0
actedOnBehalfOf
wasAssociatedWith
used
ex:machine/f7c706ee7088
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
ex:process_application/1011
activity
plan
prov:startTime 2024-07-26T03:10:15.659897
prov:endTime 2024-07-26T03:10:15.662854
prov:type ln:AssessingLoanApplication
loan:pipeline/3
prov:type sk:pipeline.Pipeline
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
py:loan_features/1011
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NY 1.0
ln:attr_charged_off 1.0
ln:attr_dti 3.29
ln:attr_earliest_cr_line 1995.0
ln:attr_emp_length 10.0
ln:attr_fico_score 667.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 752.23
ln:attr_int_rate 14.03
ln:attr_loan_amnt 22000.0
ln:attr_log_annual_inc 5.146131137770602
ln:attr_log_revol_bal 3.680335513414563
ln:attr_mort_acc 3.0
ln:attr_open_acc 9.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 63.9
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 34.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/1011
activity
prov:startTime 2024-07-26T03:10:15.660457
prov:endTime 2024-07-26T03:10:15.662436
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/1011
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.1668126094570928
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/1011/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved