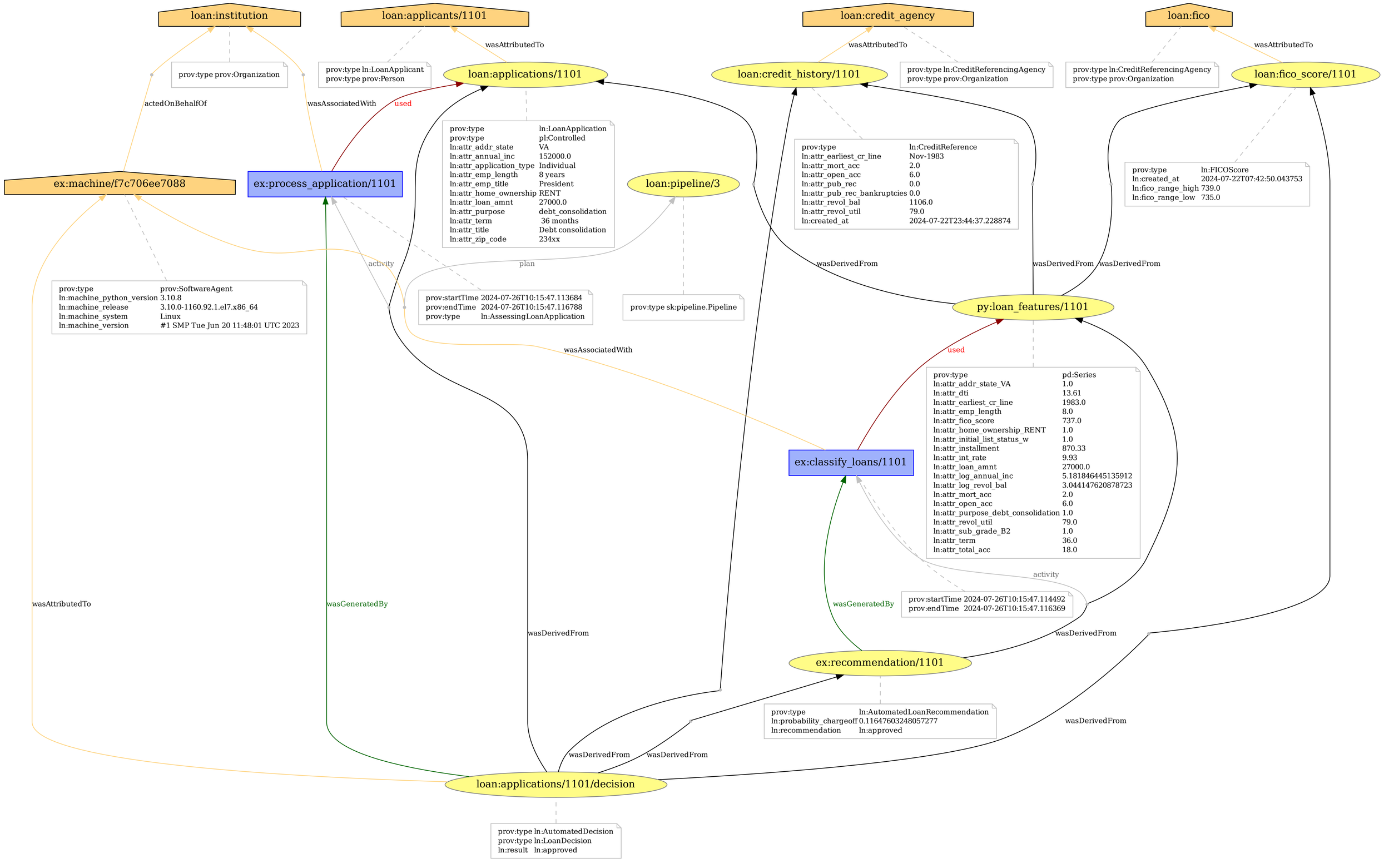
loan:institution
loan:applicants/1101
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/1101
loan:credit_history/1101
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/1101
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state VA
ln:attr_annual_inc 152000.0
ln:attr_application_type Individual
ln:attr_emp_length 8 years
ln:attr_emp_title President
ln:attr_home_ownership RENT
ln:attr_loan_amnt 27000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 234xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Nov-1983
ln:attr_mort_acc 2.0
ln:attr_open_acc 6.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 1106.0
ln:attr_revol_util 79.0
ln:created_at 2024-07-22T23:44:37.228874
prov:type ln:FICOScore
ln:created_at 2024-07-22T07:42:50.043753
ln:fico_range_high 739.0
ln:fico_range_low 735.0
ex:machine/f7c706ee7088
ex:process_application/1101
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
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:startTime 2024-07-26T10:15:47.113684
prov:endTime 2024-07-26T10:15:47.116788
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/1101
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_VA 1.0
ln:attr_dti 13.61
ln:attr_earliest_cr_line 1983.0
ln:attr_emp_length 8.0
ln:attr_fico_score 737.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 870.33
ln:attr_int_rate 9.93
ln:attr_loan_amnt 27000.0
ln:attr_log_annual_inc 5.181846445135912
ln:attr_log_revol_bal 3.044147620878723
ln:attr_mort_acc 2.0
ln:attr_open_acc 6.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 79.0
ln:attr_sub_grade_B2 1.0
ln:attr_term 36.0
ln:attr_total_acc 18.0
ex:classify_loans/1101
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2024-07-26T10:15:47.114492
prov:endTime 2024-07-26T10:15:47.116369
wasDerivedFrom
ex:recommendation/1101
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.11647603248057277
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/1101/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved