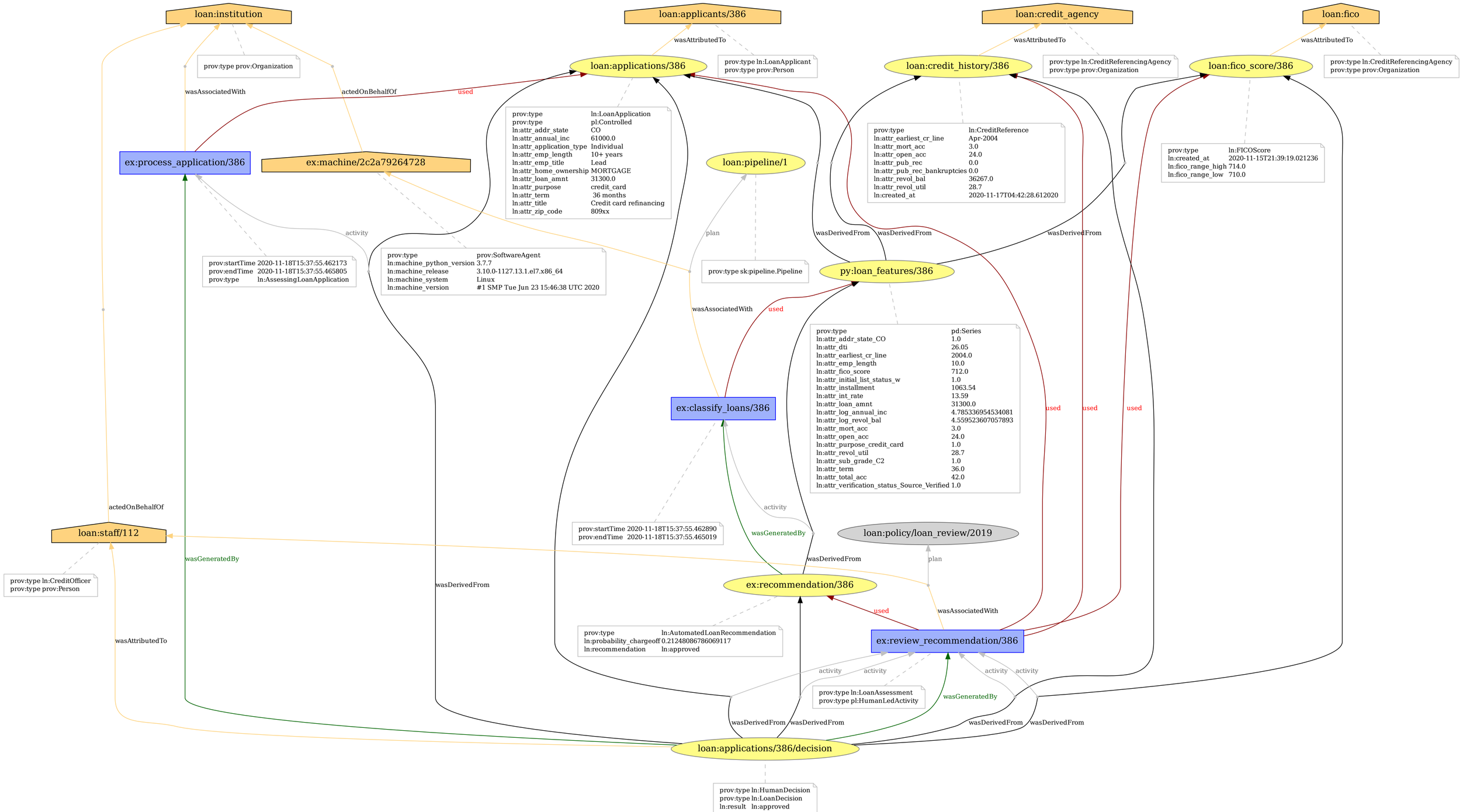
loan:institution
prov:type prov:Organization
loan:applicants/386
wasAttributedTo
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
loan:applications/386
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CO
ln:attr_annual_inc 61000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Lead
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 31300.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 809xx
loan:credit_history/386
prov:type ln:CreditReference
ln:attr_earliest_cr_line Apr-2004
ln:attr_mort_acc 3.0
ln:attr_open_acc 24.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 36267.0
ln:attr_revol_util 28.7
ln:created_at 2020-11-17T04:42:28.612020
loan:fico_score/386
prov:type ln:FICOScore
ln:created_at 2020-11-15T21:39:19.021236
ln:fico_range_high 714.0
ln:fico_range_low 710.0
ex:process_application/386
ex:machine/2c2a79264728
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2020-11-18T15:37:55.462173
prov:endTime 2020-11-18T15:37:55.465805
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/386
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CO 1.0
ln:attr_dti 26.05
ln:attr_earliest_cr_line 2004.0
ln:attr_emp_length 10.0
ln:attr_fico_score 712.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 1063.54
ln:attr_int_rate 13.59
ln:attr_loan_amnt 31300.0
ln:attr_log_annual_inc 4.785336954534081
ln:attr_log_revol_bal 4.559523607057893
ln:attr_mort_acc 3.0
ln:attr_open_acc 24.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 28.7
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 42.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/386
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2020-11-18T15:37:55.462890
prov:endTime 2020-11-18T15:37:55.465019
wasGeneratedBy
loan:policy/loan_review/2019
plan
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
prov:type ln:CreditOfficer
prov:type prov:Person
ex:recommendation/386
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.21248086786069117
ln:recommendation ln:approved
ex:review_recommendation/386
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/386/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved