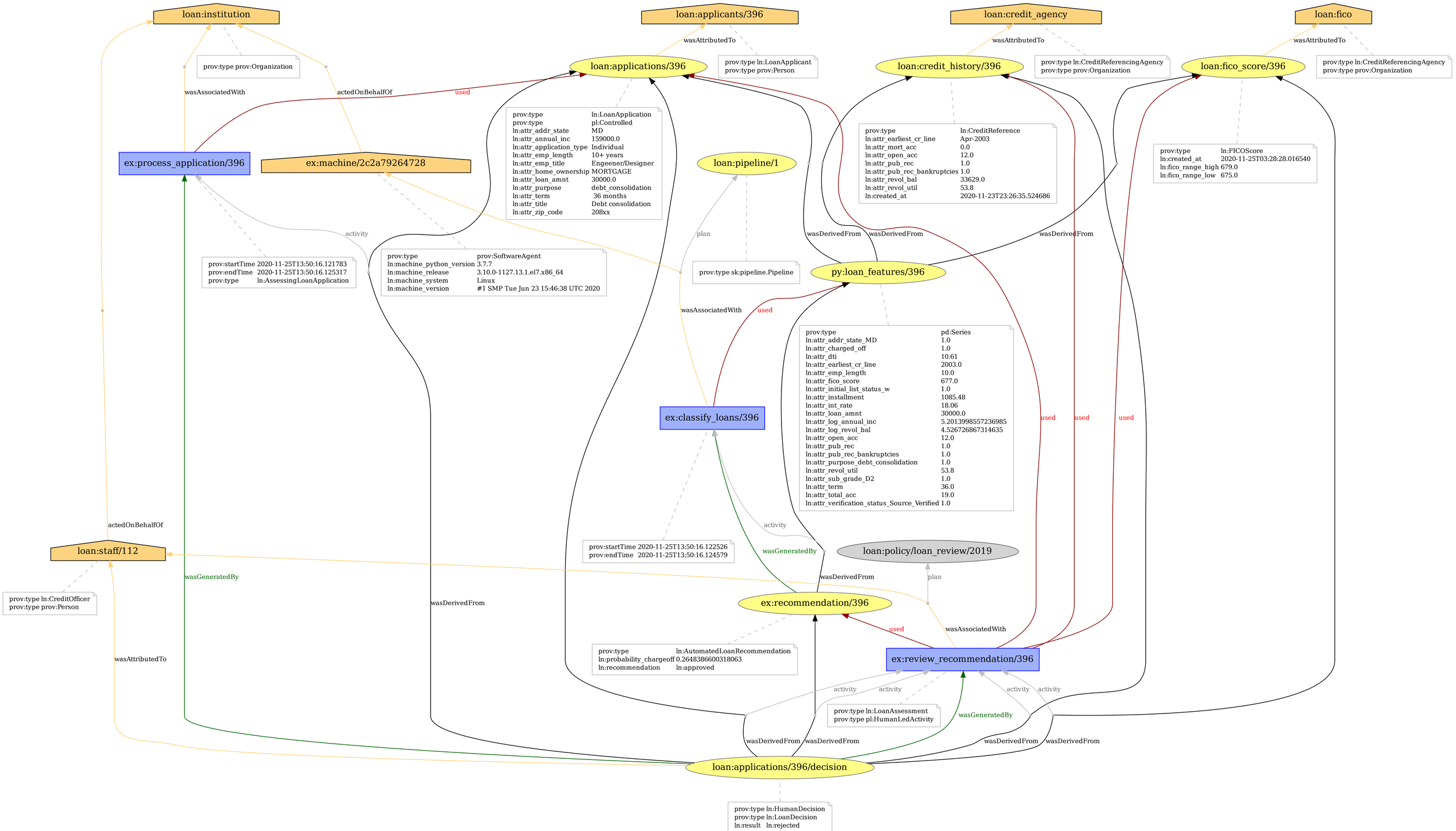
loan:institution
loan:applicants/396
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
loan:applications/396
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/396
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/396
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MD
ln:attr_annual_inc 159000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Engeener/Designer
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 30000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 208xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Apr-2003
ln:attr_mort_acc 0.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 33629.0
ln:attr_revol_util 53.8
ln:created_at 2020-11-23T23:26:35.524686
prov:type ln:FICOScore
ln:created_at 2020-11-25T03:28:28.016540
ln:fico_range_high 679.0
ln:fico_range_low 675.0
ex:process_application/396
ex:machine/2c2a79264728
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2020-11-25T13:50:16.121783
prov:endTime 2020-11-25T13:50:16.125317
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/396
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MD 1.0
ln:attr_charged_off 1.0
ln:attr_dti 10.61
ln:attr_earliest_cr_line 2003.0
ln:attr_emp_length 10.0
ln:attr_fico_score 677.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 1085.48
ln:attr_int_rate 18.06
ln:attr_loan_amnt 30000.0
ln:attr_log_annual_inc 5.2013998557236985
ln:attr_log_revol_bal 4.526726867314635
ln:attr_open_acc 12.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 53.8
ln:attr_sub_grade_D2 1.0
ln:attr_term 36.0
ln:attr_total_acc 19.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/396
actedOnBehalfOf
activity
prov:startTime 2020-11-25T13:50:16.122526
prov:endTime 2020-11-25T13:50:16.124579
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/396
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.2648386600318063
ln:recommendation ln:approved
ex:review_recommendation/396
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/396/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected