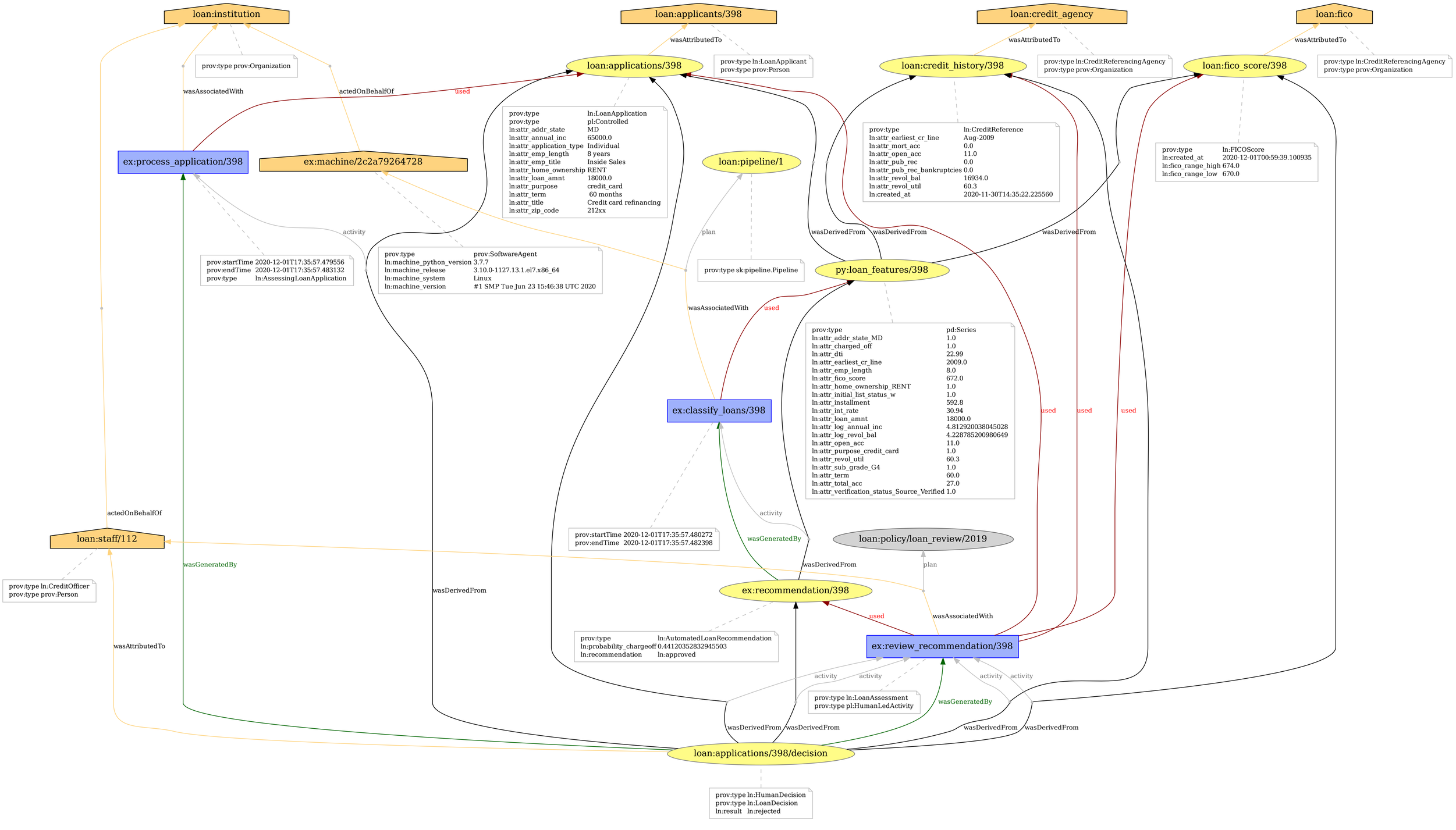
loan:institution
prov:type prov:Organization
loan:applicants/398
wasAttributedTo
loan:applications/398
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/398
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/398
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 65000.0
ln:attr_application_type Individual
ln:attr_emp_length 8 years
ln:attr_emp_title Inside Sales
ln:attr_home_ownership RENT
ln:attr_loan_amnt 18000.0
ln:attr_purpose credit_card
ln:attr_term 60 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 212xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-2009
ln:attr_mort_acc 0.0
ln:attr_open_acc 11.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 16934.0
ln:attr_revol_util 60.3
ln:created_at 2020-11-30T14:35:22.225560
prov:type ln:FICOScore
ln:created_at 2020-12-01T00:59:39.100935
ln:fico_range_high 674.0
ln:fico_range_low 670.0
ex:process_application/398
ex:machine/2c2a79264728
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2020-12-01T17:35:57.479556
prov:endTime 2020-12-01T17:35:57.483132
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/398
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MD 1.0
ln:attr_charged_off 1.0
ln:attr_dti 22.99
ln:attr_earliest_cr_line 2009.0
ln:attr_emp_length 8.0
ln:attr_fico_score 672.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 592.8
ln:attr_int_rate 30.94
ln:attr_loan_amnt 18000.0
ln:attr_log_annual_inc 4.812920038045028
ln:attr_log_revol_bal 4.228785200980649
ln:attr_open_acc 11.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 60.3
ln:attr_sub_grade_G4 1.0
ln:attr_term 60.0
ln:attr_total_acc 27.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/398
activity
actedOnBehalfOf
prov:startTime 2020-12-01T17:35:57.480272
prov:endTime 2020-12-01T17:35:57.482398
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/398
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.44120352832945503
ln:recommendation ln:approved
ex:review_recommendation/398
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/398/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected