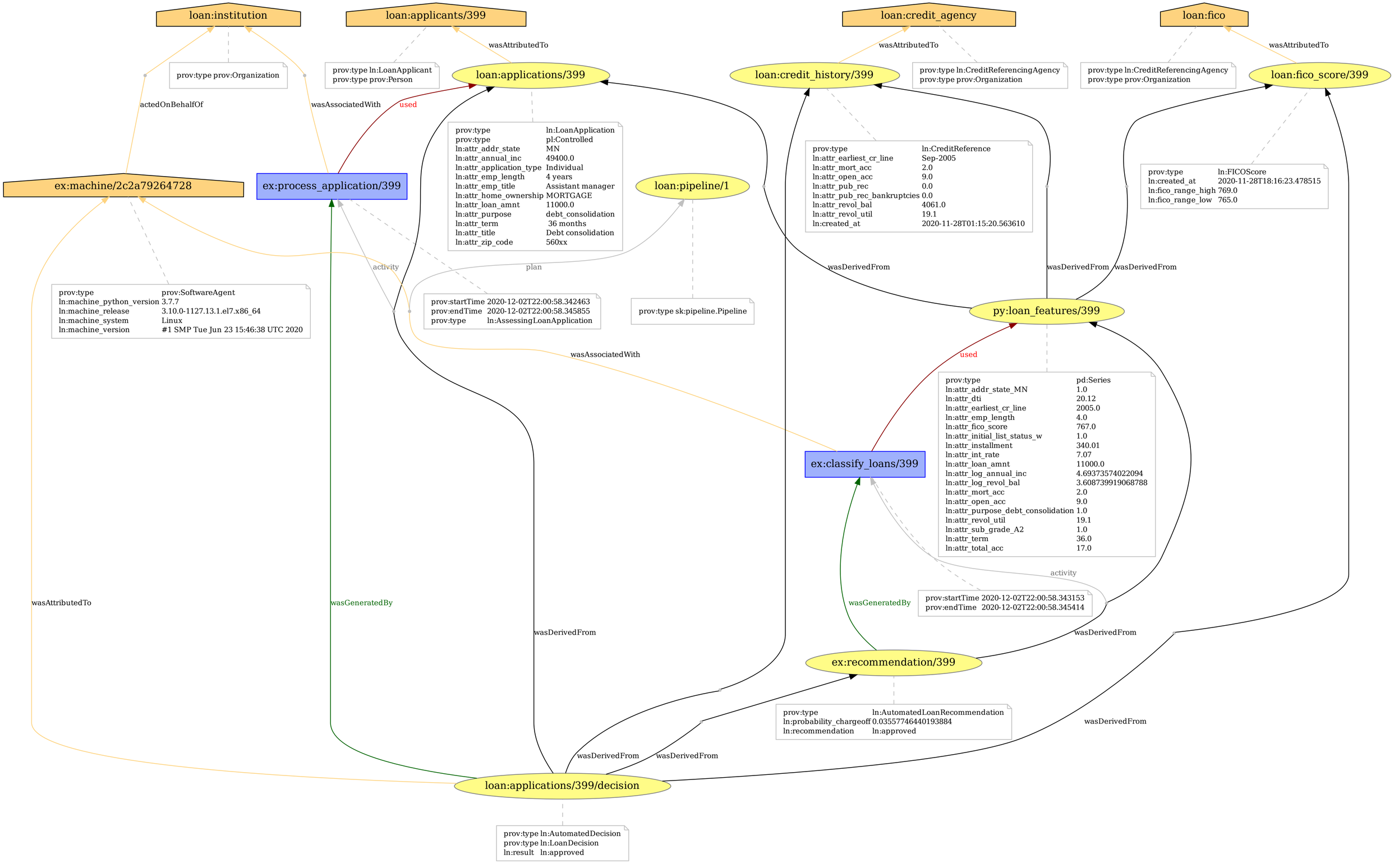
loan:institution
loan:applicants/399
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/399
loan:credit_history/399
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/399
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MN
ln:attr_annual_inc 49400.0
ln:attr_application_type Individual
ln:attr_emp_length 4 years
ln:attr_emp_title Assistant manager
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 11000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 560xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Sep-2005
ln:attr_mort_acc 2.0
ln:attr_open_acc 9.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 4061.0
ln:attr_revol_util 19.1
ln:created_at 2020-11-28T01:15:20.563610
prov:type ln:FICOScore
ln:created_at 2020-11-28T18:16:23.478515
ln:fico_range_high 769.0
ln:fico_range_low 765.0
ex:machine/2c2a79264728
ex:process_application/399
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
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:startTime 2020-12-02T22:00:58.342463
prov:endTime 2020-12-02T22:00:58.345855
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/399
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MN 1.0
ln:attr_dti 20.12
ln:attr_earliest_cr_line 2005.0
ln:attr_emp_length 4.0
ln:attr_fico_score 767.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 340.01
ln:attr_int_rate 7.07
ln:attr_loan_amnt 11000.0
ln:attr_log_annual_inc 4.69373574022094
ln:attr_log_revol_bal 3.608739919068788
ln:attr_mort_acc 2.0
ln:attr_open_acc 9.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 19.1
ln:attr_sub_grade_A2 1.0
ln:attr_term 36.0
ln:attr_total_acc 17.0
ex:classify_loans/399
activity
prov:startTime 2020-12-02T22:00:58.343153
prov:endTime 2020-12-02T22:00:58.345414
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
ex:recommendation/399
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/399/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved