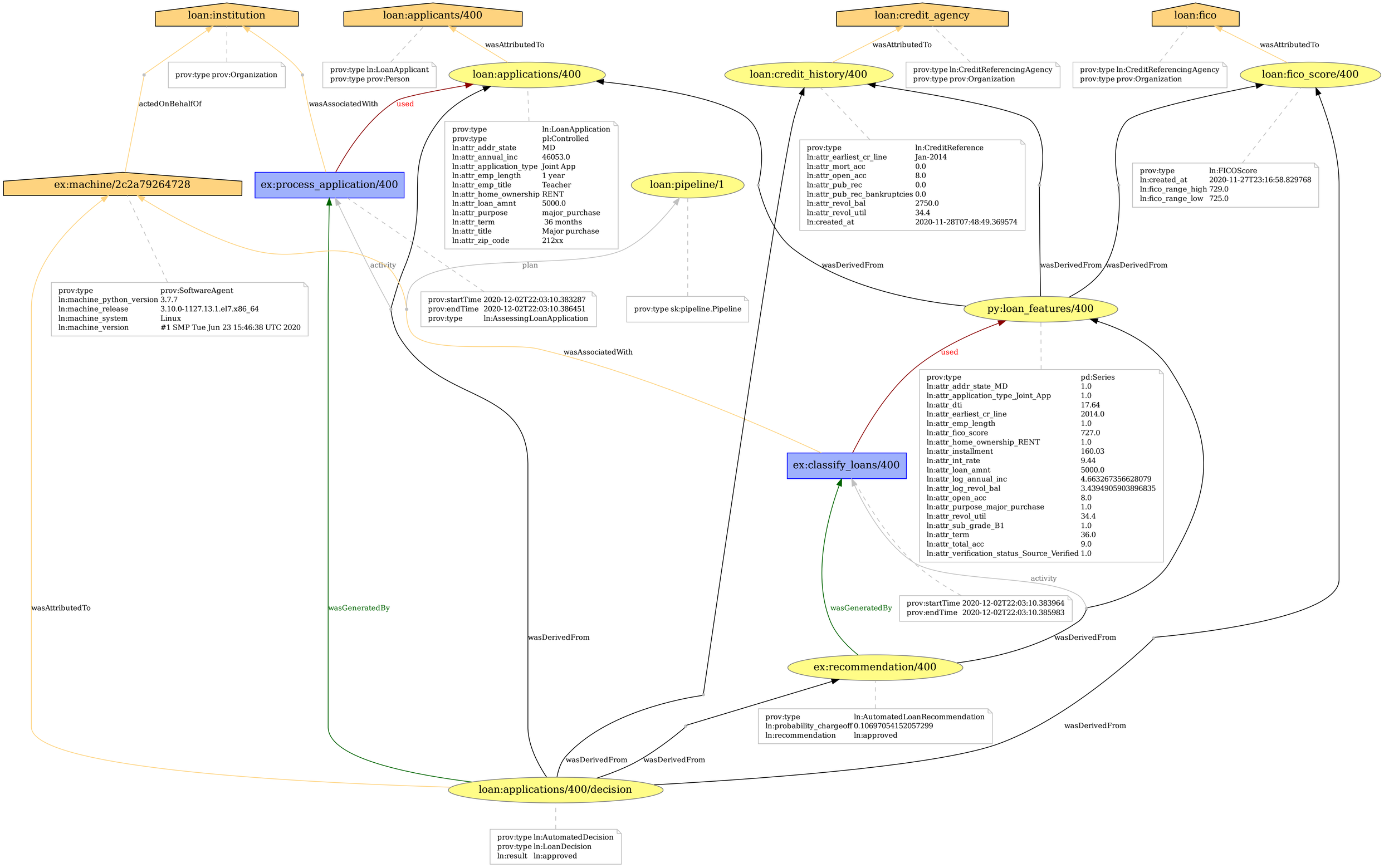
loan:institution
loan:applicants/400
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/400
loan:credit_history/400
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
loan:fico_score/400
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MD
ln:attr_annual_inc 46053.0
ln:attr_application_type Joint App
ln:attr_emp_length 1 year
ln:attr_emp_title Teacher
ln:attr_home_ownership RENT
ln:attr_loan_amnt 5000.0
ln:attr_purpose major_purchase
ln:attr_term 36 months
ln:attr_title Major purchase
ln:attr_zip_code 212xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jan-2014
ln:attr_mort_acc 0.0
ln:attr_open_acc 8.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 2750.0
ln:attr_revol_util 34.4
ln:created_at 2020-11-28T07:48:49.369574
prov:type ln:FICOScore
ln:created_at 2020-11-27T23:16:58.829768
ln:fico_range_high 729.0
ln:fico_range_low 725.0
ex:machine/2c2a79264728
ex:process_application/400
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 2020-12-02T22:03:10.383287
prov:endTime 2020-12-02T22:03:10.386451
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/400
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MD 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 17.64
ln:attr_earliest_cr_line 2014.0
ln:attr_emp_length 1.0
ln:attr_fico_score 727.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 160.03
ln:attr_int_rate 9.44
ln:attr_loan_amnt 5000.0
ln:attr_log_annual_inc 4.663267356628079
ln:attr_log_revol_bal 3.4394905903896835
ln:attr_open_acc 8.0
ln:attr_purpose_major_purchase 1.0
ln:attr_revol_util 34.4
ln:attr_sub_grade_B1 1.0
ln:attr_term 36.0
ln:attr_total_acc 9.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/400
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2020-12-02T22:03:10.383964
prov:endTime 2020-12-02T22:03:10.385983
wasDerivedFrom
ex:recommendation/400
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.10697054152057299
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/400/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved