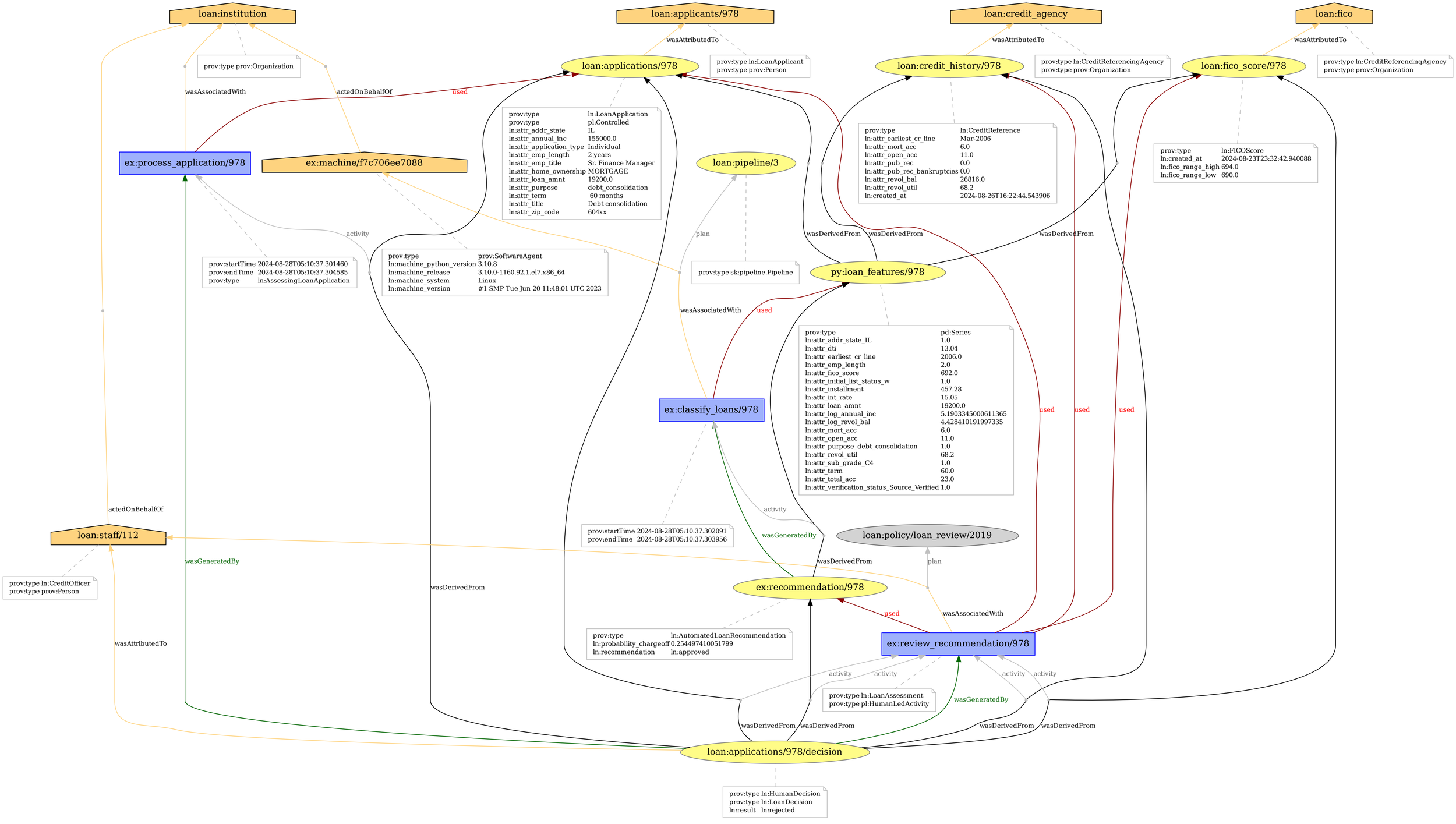
loan:institution
loan:applicants/978
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
wasAttributedTo
wasAttributedTo
loan:applications/978
loan:credit_history/978
loan:fico_score/978
prov:type ln:LoanApplicant
prov:type prov:Person
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IL
ln:attr_annual_inc 155000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Sr. Finance Manager
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 19200.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 604xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Mar-2006
ln:attr_mort_acc 6.0
ln:attr_open_acc 11.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 26816.0
ln:attr_revol_util 68.2
ln:created_at 2024-08-26T16:22:44.543906
prov:type ln:FICOScore
ln:created_at 2024-08-23T23:32:42.940088
ln:fico_range_high 694.0
ln:fico_range_low 690.0
ex:process_application/978
ex:machine/f7c706ee7088
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-08-28T05:10:37.301460
prov:endTime 2024-08-28T05:10:37.304585
prov:type ln:AssessingLoanApplication
prov:type prov:SoftwareAgent
ln:machine_python_version 3.10.8
ln:machine_release 3.10.0-1160.92.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Tue Jun 20 11:48:01 UTC 2023
prov:type sk:pipeline.Pipeline
py:loan_features/978
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_IL 1.0
ln:attr_dti 13.04
ln:attr_earliest_cr_line 2006.0
ln:attr_emp_length 2.0
ln:attr_fico_score 692.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 457.28
ln:attr_int_rate 15.05
ln:attr_loan_amnt 19200.0
ln:attr_log_annual_inc 5.1903345000611365
ln:attr_log_revol_bal 4.428410191997335
ln:attr_mort_acc 6.0
ln:attr_open_acc 11.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 68.2
ln:attr_sub_grade_C4 1.0
ln:attr_term 60.0
ln:attr_total_acc 23.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/978
actedOnBehalfOf
activity
loan:staff/112
prov:startTime 2024-08-28T05:10:37.302091
prov:endTime 2024-08-28T05:10:37.303956
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
ex:recommendation/978
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.254497410051799
ln:recommendation ln:approved
ex:review_recommendation/978
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/978/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected