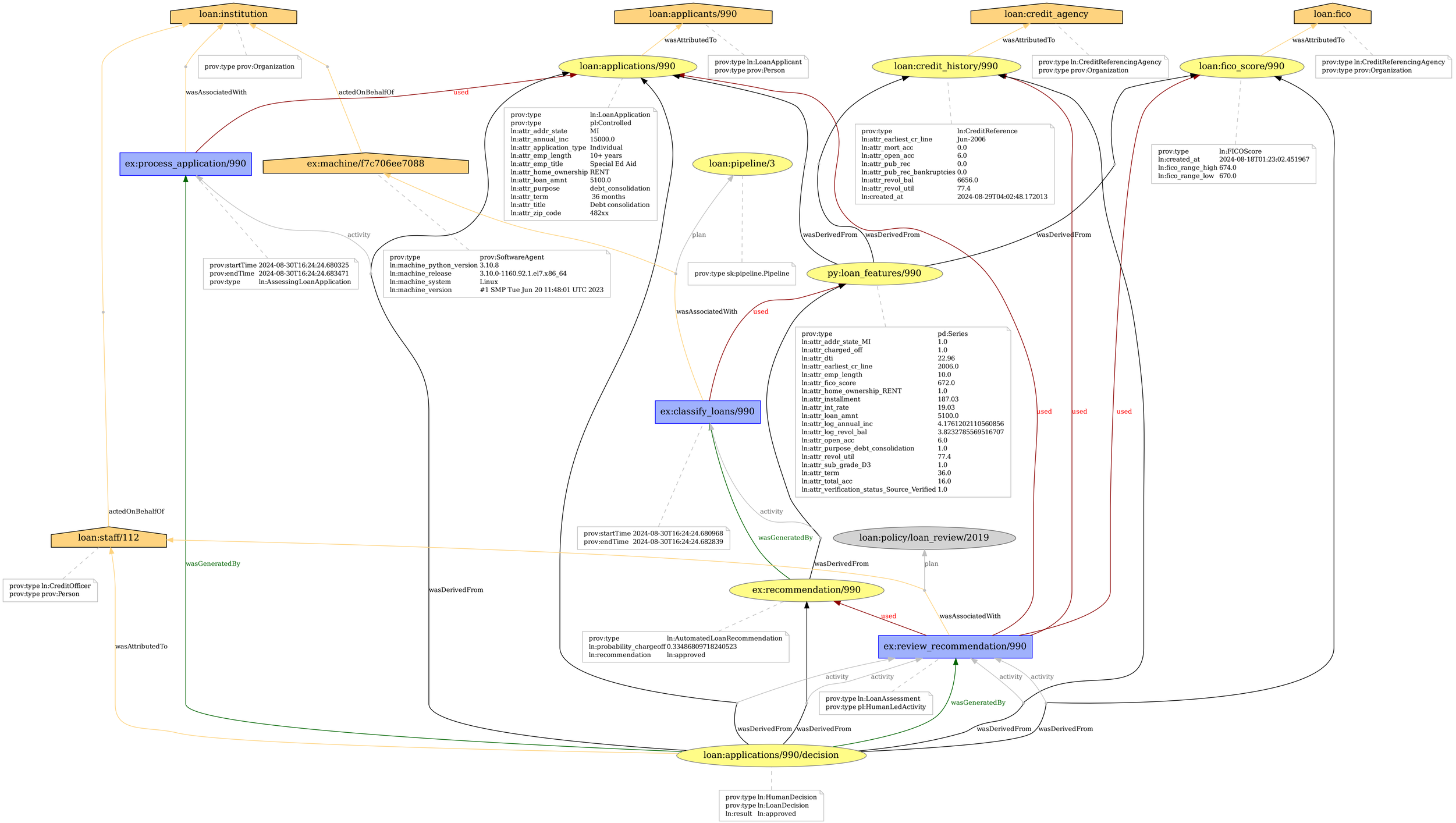
loan:institution
prov:type prov:Organization
loan:applicants/990
wasAttributedTo
loan:applications/990
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/990
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/990
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MI
ln:attr_annual_inc 15000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Special Ed Aid
ln:attr_home_ownership RENT
ln:attr_loan_amnt 5100.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 482xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-2006
ln:attr_mort_acc 0.0
ln:attr_open_acc 6.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 6656.0
ln:attr_revol_util 77.4
ln:created_at 2024-08-29T04:02:48.172013
prov:type ln:FICOScore
ln:created_at 2024-08-18T01:23:02.451967
ln:fico_range_high 674.0
ln:fico_range_low 670.0
ex:process_application/990
ex:machine/f7c706ee7088
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-08-30T16:24:24.680325
prov:endTime 2024-08-30T16:24:24.683471
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/990
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MI 1.0
ln:attr_charged_off 1.0
ln:attr_dti 22.96
ln:attr_earliest_cr_line 2006.0
ln:attr_emp_length 10.0
ln:attr_fico_score 672.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 187.03
ln:attr_int_rate 19.03
ln:attr_loan_amnt 5100.0
ln:attr_log_annual_inc 4.1761202110560856
ln:attr_log_revol_bal 3.8232785569516707
ln:attr_open_acc 6.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 77.4
ln:attr_sub_grade_D3 1.0
ln:attr_term 36.0
ln:attr_total_acc 16.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/990
activity
prov:startTime 2024-08-30T16:24:24.680968
prov:endTime 2024-08-30T16:24:24.682839
wasGeneratedBy
loan:policy/loan_review/2019
plan
actedOnBehalfOf
loan:staff/112
wasGeneratedBy
wasDerivedFrom
ex:recommendation/990
used
wasAssociatedWith
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.33486809718240523
ln:recommendation ln:approved
wasAttributedTo
ex:review_recommendation/990
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/990/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved