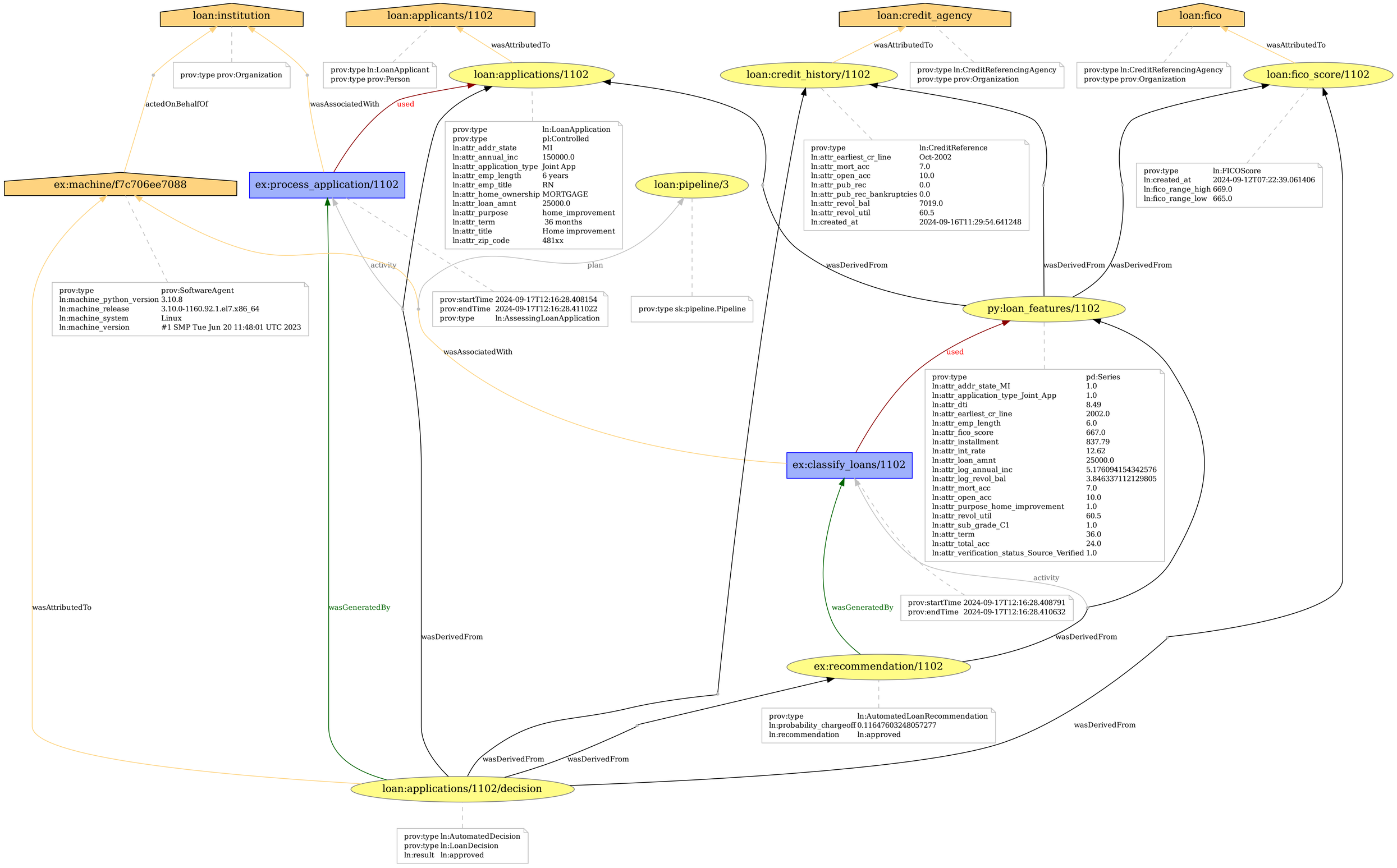
loan:institution
loan:applicants/1102
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/1102
loan:credit_history/1102
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/1102
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MI
ln:attr_annual_inc 150000.0
ln:attr_application_type Joint App
ln:attr_emp_length 6 years
ln:attr_emp_title RN
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 25000.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 481xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2002
ln:attr_mort_acc 7.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 7019.0
ln:attr_revol_util 60.5
ln:created_at 2024-09-16T11:29:54.641248
prov:type ln:FICOScore
ln:created_at 2024-09-12T07:22:39.061406
ln:fico_range_high 669.0
ln:fico_range_low 665.0
ex:machine/f7c706ee7088
ex:process_application/1102
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
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:startTime 2024-09-17T12:16:28.408154
prov:endTime 2024-09-17T12:16:28.411022
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/1102
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MI 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 8.49
ln:attr_earliest_cr_line 2002.0
ln:attr_emp_length 6.0
ln:attr_fico_score 667.0
ln:attr_installment 837.79
ln:attr_int_rate 12.62
ln:attr_loan_amnt 25000.0
ln:attr_log_annual_inc 5.176094154342576
ln:attr_log_revol_bal 3.846337112129805
ln:attr_mort_acc 7.0
ln:attr_open_acc 10.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 60.5
ln:attr_sub_grade_C1 1.0
ln:attr_term 36.0
ln:attr_total_acc 24.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/1102
activity
prov:startTime 2024-09-17T12:16:28.408791
prov:endTime 2024-09-17T12:16:28.410632
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
ex:recommendation/1102
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.11647603248057277
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/1102/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved