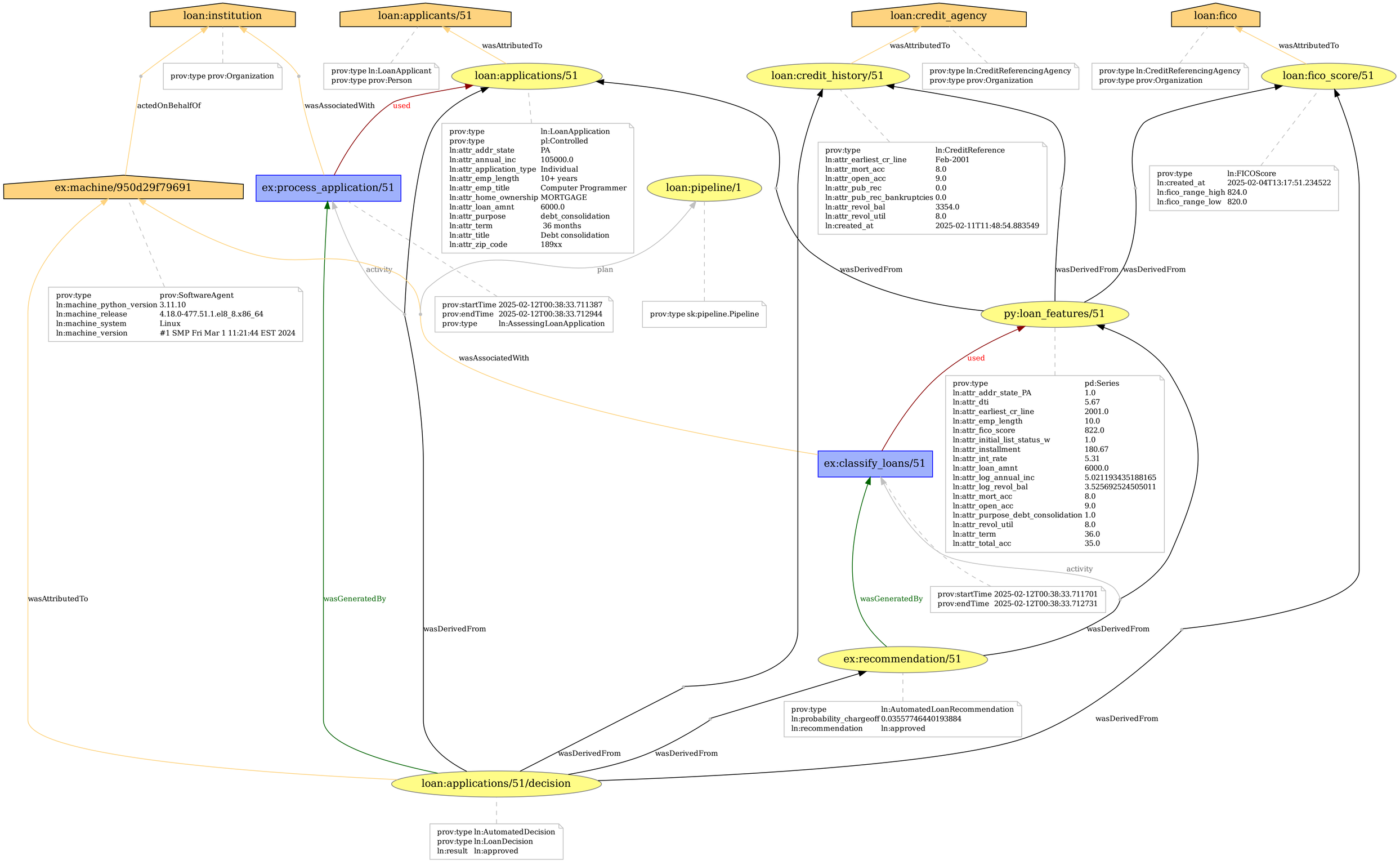
loan:institution
loan:applicants/51
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/51
loan:credit_history/51
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/51
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state PA
ln:attr_annual_inc 105000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Computer Programmer
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 6000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 189xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Feb-2001
ln:attr_mort_acc 8.0
ln:attr_open_acc 9.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 3354.0
ln:attr_revol_util 8.0
ln:created_at 2025-02-11T11:48:54.883549
prov:type ln:FICOScore
ln:created_at 2025-02-04T13:17:51.234522
ln:fico_range_high 824.0
ln:fico_range_low 820.0
ex:machine/950d29f79691
ex:process_application/51
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:type prov:SoftwareAgent
ln:machine_python_version 3.11.10
ln:machine_release 4.18.0-477.51.1.el8_8.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Fri Mar 1 11:21:44 EST 2024
prov:startTime 2025-02-12T00:38:33.711387
prov:endTime 2025-02-12T00:38:33.712944
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/51
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_PA 1.0
ln:attr_dti 5.67
ln:attr_earliest_cr_line 2001.0
ln:attr_emp_length 10.0
ln:attr_fico_score 822.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 180.67
ln:attr_int_rate 5.31
ln:attr_loan_amnt 6000.0
ln:attr_log_annual_inc 5.021193435188165
ln:attr_log_revol_bal 3.525692524505011
ln:attr_mort_acc 8.0
ln:attr_open_acc 9.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 8.0
ln:attr_term 36.0
ln:attr_total_acc 35.0
ex:classify_loans/51
activity
prov:startTime 2025-02-12T00:38:33.711701
prov:endTime 2025-02-12T00:38:33.712731
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
ex:recommendation/51
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/51/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved