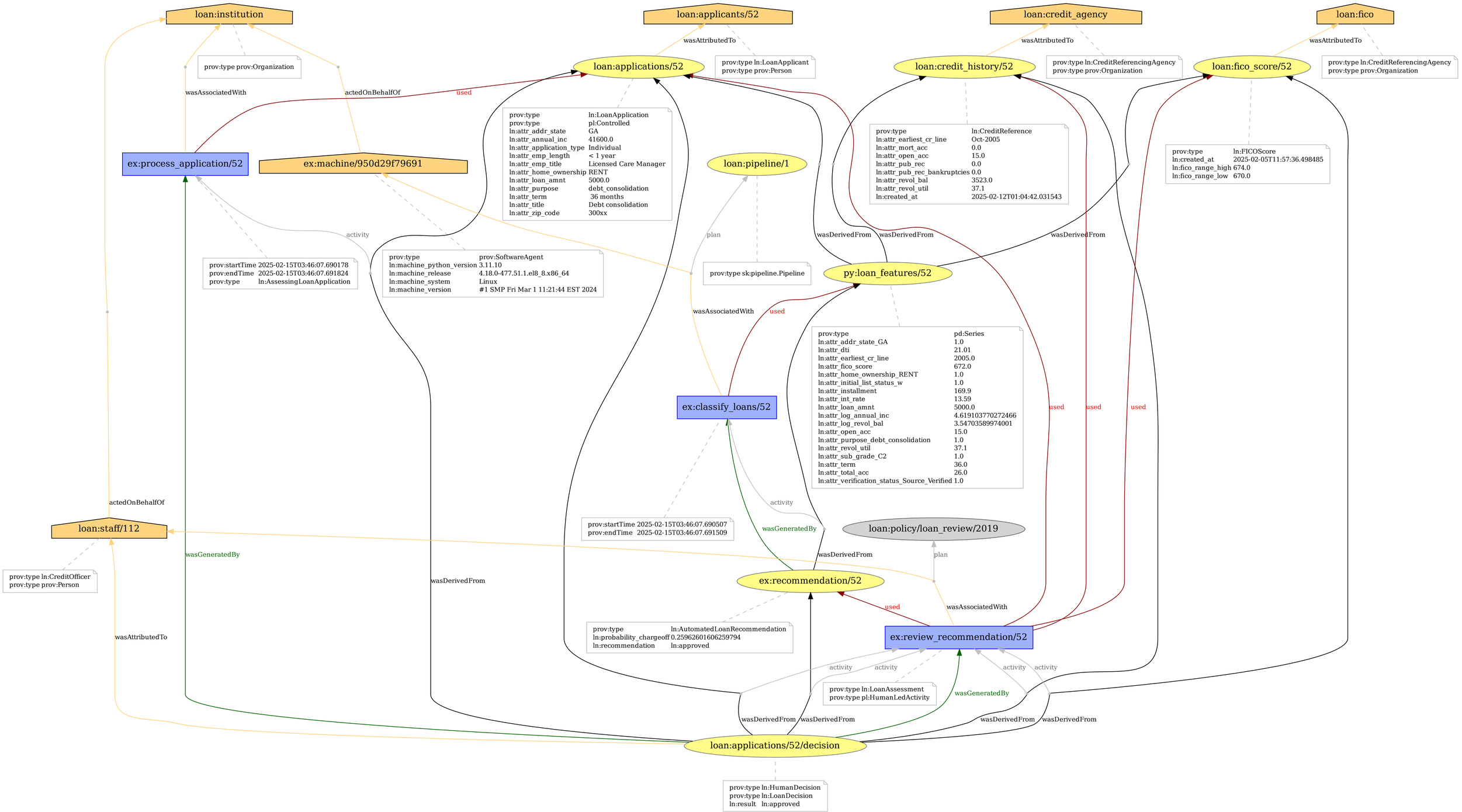
loan:institution
prov:type prov:Organization
loan:applicants/52
wasAttributedTo
loan:applications/52
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/52
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/52
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
ex:process_application/52
ex:machine/950d29f79691
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state GA
ln:attr_annual_inc 41600.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title Licensed Care Manager
ln:attr_home_ownership RENT
ln:attr_loan_amnt 5000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 300xx
loan:pipeline/1
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2005
ln:attr_mort_acc 0.0
ln:attr_open_acc 15.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 3523.0
ln:attr_revol_util 37.1
ln:created_at 2025-02-12T01:04:42.031543
prov:type ln:FICOScore
ln:created_at 2025-02-05T11:57:36.498485
ln:fico_range_high 674.0
ln:fico_range_low 670.0
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2025-02-15T03:46:07.690178
prov:endTime 2025-02-15T03:46:07.691824
prov:type ln:AssessingLoanApplication
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:type sk:pipeline.Pipeline
py:loan_features/52
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_GA 1.0
ln:attr_dti 21.01
ln:attr_earliest_cr_line 2005.0
ln:attr_fico_score 672.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 169.9
ln:attr_int_rate 13.59
ln:attr_loan_amnt 5000.0
ln:attr_log_annual_inc 4.619103770272466
ln:attr_log_revol_bal 3.54703589974001
ln:attr_open_acc 15.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 37.1
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 26.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/52
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2025-02-15T03:46:07.690507
prov:endTime 2025-02-15T03:46:07.691509
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/52
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.25962601606259794
ln:recommendation ln:approved
ex:review_recommendation/52
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/52/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved