loan:institution

loan:applicants/54

loan:credit_agency

loan:fico

prov:type prov:Organization

prov:type ln:LoanApplicant
prov:type prov:Person

wasAttributedTo

loan:applications/54

loan:credit_history/54

prov:type ln:CreditReferencingAgency
prov:type prov:Organization

wasAttributedTo

prov:type ln:CreditReferencingAgency
prov:type prov:Organization

loan:fico_score/54

wasAttributedTo

actedOnBehalfOf

wasAssociatedWith

used

prov:type	ln:LoanApplication
prov:type	pl:Controlled
ln:attr_addr_state	NY
ln:attr_annual_inc	60000.0
ln:attr_application_type	Individual
ln:attr_emp_length	10+ years
ln:attr_emp_title	Executive Assistant
ln:attr_home_ownership	MORTGAGE
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	125xx

prov:type	ln:CreditReference
ln:attr_earliest_cr_line	Nov-1989
ln:attr_mort_acc	0.0
ln:attr_open_acc	33.0
ln:attr_pub_rec	0.0
ln:attr_pub_rec_bankruptcies	0.0
ln:attr_revol_bal	19860.0
ln:attr_revol_util	20.4
ln:created_at	2025-02-16T07:46:00.732058

prov:type	ln:FICOScore
ln:created_at	2025-02-16T00:41:42.450288
ln:fico_range_high	704.0
ln:fico_range_low	700.0

ex:machine/950d29f79691

ex:process_application/54

loan:pipeline/1

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

activity

plan

prov:startTime	2025-02-17T22:13:44.738393
prov:endTime	2025-02-17T22:13:44.739916
prov:type	ln:AssessingLoanApplication

prov:type sk:pipeline.Pipeline

wasDerivedFrom

wasDerivedFrom

wasDerivedFrom

wasAssociatedWith

py:loan_features/54

used

prov:type	pd:Series
ln:attr_addr_state_NY	1.0
ln:attr_dti	30.56
ln:attr_earliest_cr_line	1989.0
ln:attr_emp_length	10.0
ln:attr_fico_score	702.0
ln:attr_installment	161.18
ln:attr_int_rate	9.93
ln:attr_loan_amnt	5000.0
ln:attr_log_annual_inc	4.77815848856469
ln:attr_log_revol_bal	4.298001111407518
ln:attr_open_acc	33.0
ln:attr_purpose_debt_consolidation	1.0
ln:attr_revol_util	20.4
ln:attr_sub_grade_B2	1.0
ln:attr_term	36.0
ln:attr_total_acc	51.0
ln:attr_verification_status_Source_Verified	1.0

ex:classify_loans/54

activity

prov:startTime	2025-02-17T22:13:44.738710
prov:endTime	2025-02-17T22:13:44.739704

wasAttributedTo

wasGeneratedBy

wasGeneratedBy

wasDerivedFrom

wasDerivedFrom

ex:recommendation/54

prov:type	ln:AutomatedLoanRecommendation
ln:probability_chargeoff	0.16037681438046716
ln:recommendation	ln:approved

wasDerivedFrom

wasDerivedFrom

wasDerivedFrom

loan:applications/54/decision

prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved