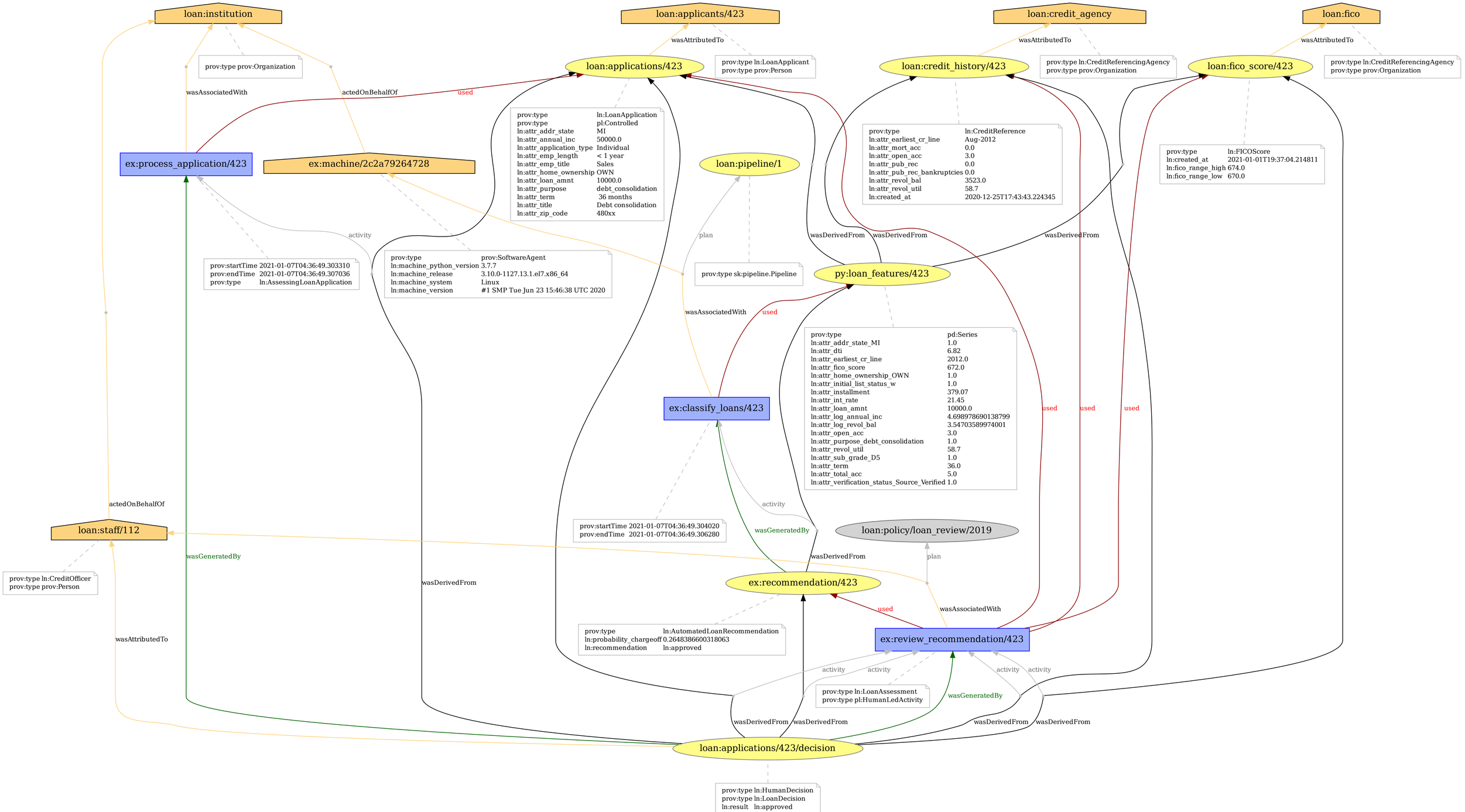
loan:institution
loan:applicants/423
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
loan:applications/423
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/423
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/423
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 50000.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title Sales
ln:attr_home_ownership OWN
ln:attr_loan_amnt 10000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 480xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-2012
ln:attr_mort_acc 0.0
ln:attr_open_acc 3.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 3523.0
ln:attr_revol_util 58.7
ln:created_at 2020-12-25T17:43:43.224345
prov:type ln:FICOScore
ln:created_at 2021-01-01T19:37:04.214811
ln:fico_range_high 674.0
ln:fico_range_low 670.0
ex:process_application/423
ex:machine/2c2a79264728
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2021-01-07T04:36:49.303310
prov:endTime 2021-01-07T04:36:49.307036
prov:type ln:AssessingLoanApplication
prov:type prov:SoftwareAgent
ln:machine_python_version 3.7.7
ln:machine_release 3.10.0-1127.13.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Tue Jun 23 15:46:38 UTC 2020
prov:type sk:pipeline.Pipeline
py:loan_features/423
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MI 1.0
ln:attr_dti 6.82
ln:attr_earliest_cr_line 2012.0
ln:attr_fico_score 672.0
ln:attr_home_ownership_OWN 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 379.07
ln:attr_int_rate 21.45
ln:attr_loan_amnt 10000.0
ln:attr_log_annual_inc 4.698978690138799
ln:attr_log_revol_bal 3.54703589974001
ln:attr_open_acc 3.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 58.7
ln:attr_sub_grade_D5 1.0
ln:attr_term 36.0
ln:attr_total_acc 5.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/423
activity
wasGeneratedBy
actedOnBehalfOf
loan:staff/112
prov:startTime 2021-01-07T04:36:49.304020
prov:endTime 2021-01-07T04:36:49.306280
loan:policy/loan_review/2019
plan
wasGeneratedBy
wasDerivedFrom
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/423
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.2648386600318063
ln:recommendation ln:approved
ex:review_recommendation/423
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/423/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved