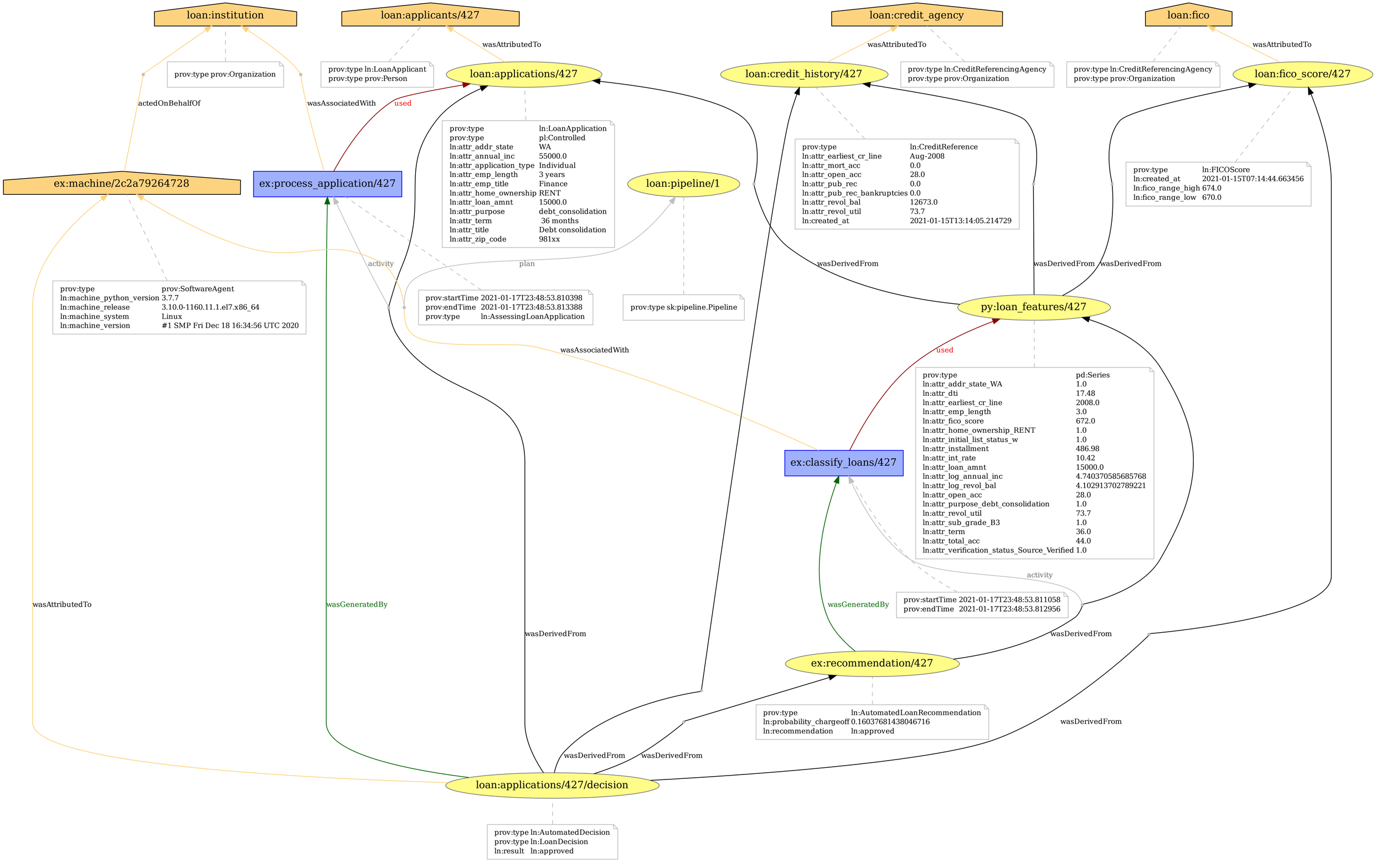
loan:institution
prov:type prov:Organization
loan:applicants/427
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/427
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state WA
ln:attr_annual_inc 55000.0
ln:attr_application_type Individual
ln:attr_emp_length 3 years
ln:attr_emp_title Finance
ln:attr_home_ownership RENT
ln:attr_loan_amnt 15000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 981xx
loan:credit_agency
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
loan:credit_history/427
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-2008
ln:attr_mort_acc 0.0
ln:attr_open_acc 28.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 12673.0
ln:attr_revol_util 73.7
ln:created_at 2021-01-15T13:14:05.214729
loan:fico
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
loan:fico_score/427
prov:type ln:FICOScore
ln:created_at 2021-01-15T07:14:44.663456
ln:fico_range_high 674.0
ln:fico_range_low 670.0
actedOnBehalfOf
wasAssociatedWith
used
ex:machine/2c2a79264728
prov:type prov:SoftwareAgent
ln:machine_python_version 3.7.7
ln:machine_release 3.10.0-1160.11.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Fri Dec 18 16:34:56 UTC 2020
ex:process_application/427
activity
plan
loan:pipeline/1
prov:type sk:pipeline.Pipeline
prov:startTime 2021-01-17T23:48:53.810398
prov:endTime 2021-01-17T23:48:53.813388
prov:type ln:AssessingLoanApplication
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
py:loan_features/427
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_WA 1.0
ln:attr_dti 17.48
ln:attr_earliest_cr_line 2008.0
ln:attr_emp_length 3.0
ln:attr_fico_score 672.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 486.98
ln:attr_int_rate 10.42
ln:attr_loan_amnt 15000.0
ln:attr_log_annual_inc 4.740370585685768
ln:attr_log_revol_bal 4.102913702789221
ln:attr_open_acc 28.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 73.7
ln:attr_sub_grade_B3 1.0
ln:attr_term 36.0
ln:attr_total_acc 44.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/427
activity
prov:startTime 2021-01-17T23:48:53.811058
prov:endTime 2021-01-17T23:48:53.812956
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/427
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.16037681438046716
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/427/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved