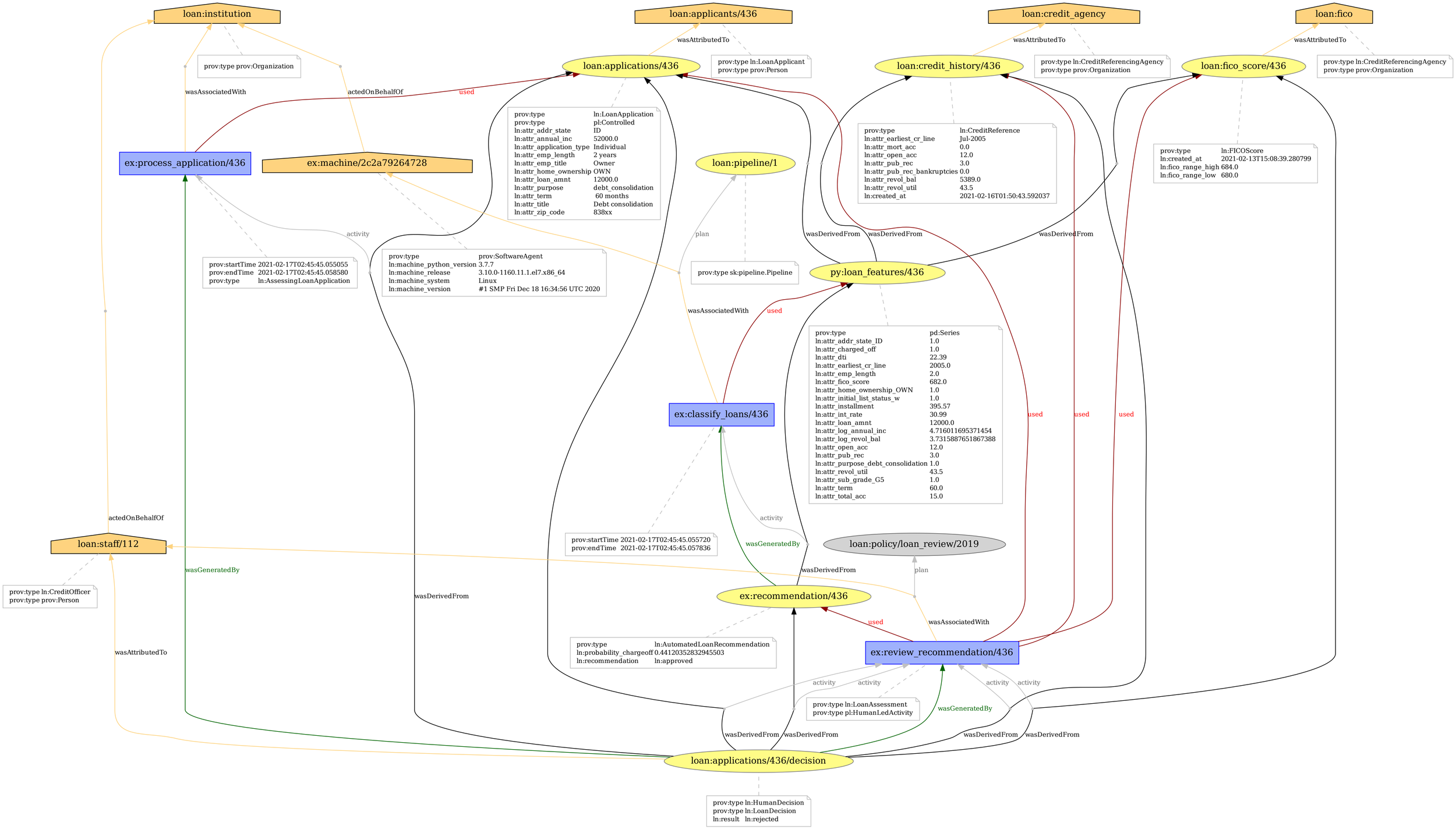
loan:institution
loan:applicants/436
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
loan:applications/436
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/436
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/436
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state ID
ln:attr_annual_inc 52000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Owner
ln:attr_home_ownership OWN
ln:attr_loan_amnt 12000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 838xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jul-2005
ln:attr_mort_acc 0.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 3.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 5389.0
ln:attr_revol_util 43.5
ln:created_at 2021-02-16T01:50:43.592037
prov:type ln:FICOScore
ln:created_at 2021-02-13T15:08:39.280799
ln:fico_range_high 684.0
ln:fico_range_low 680.0
ex:process_application/436
ex:machine/2c2a79264728
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2021-02-17T02:45:45.055055
prov:endTime 2021-02-17T02:45:45.058580
prov:type ln:AssessingLoanApplication
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
prov:type sk:pipeline.Pipeline
py:loan_features/436
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_ID 1.0
ln:attr_charged_off 1.0
ln:attr_dti 22.39
ln:attr_earliest_cr_line 2005.0
ln:attr_emp_length 2.0
ln:attr_fico_score 682.0
ln:attr_home_ownership_OWN 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 395.57
ln:attr_int_rate 30.99
ln:attr_loan_amnt 12000.0
ln:attr_log_annual_inc 4.716011695371454
ln:attr_log_revol_bal 3.7315887651867388
ln:attr_open_acc 12.0
ln:attr_pub_rec 3.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 43.5
ln:attr_sub_grade_G5 1.0
ln:attr_term 60.0
ln:attr_total_acc 15.0
used
used
used
ex:classify_loans/436
actedOnBehalfOf
loan:staff/112
activity
wasGeneratedBy
loan:policy/loan_review/2019
prov:startTime 2021-02-17T02:45:45.055720
prov:endTime 2021-02-17T02:45:45.057836
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/436
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.44120352832945503
ln:recommendation ln:approved
ex:review_recommendation/436
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/436/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected