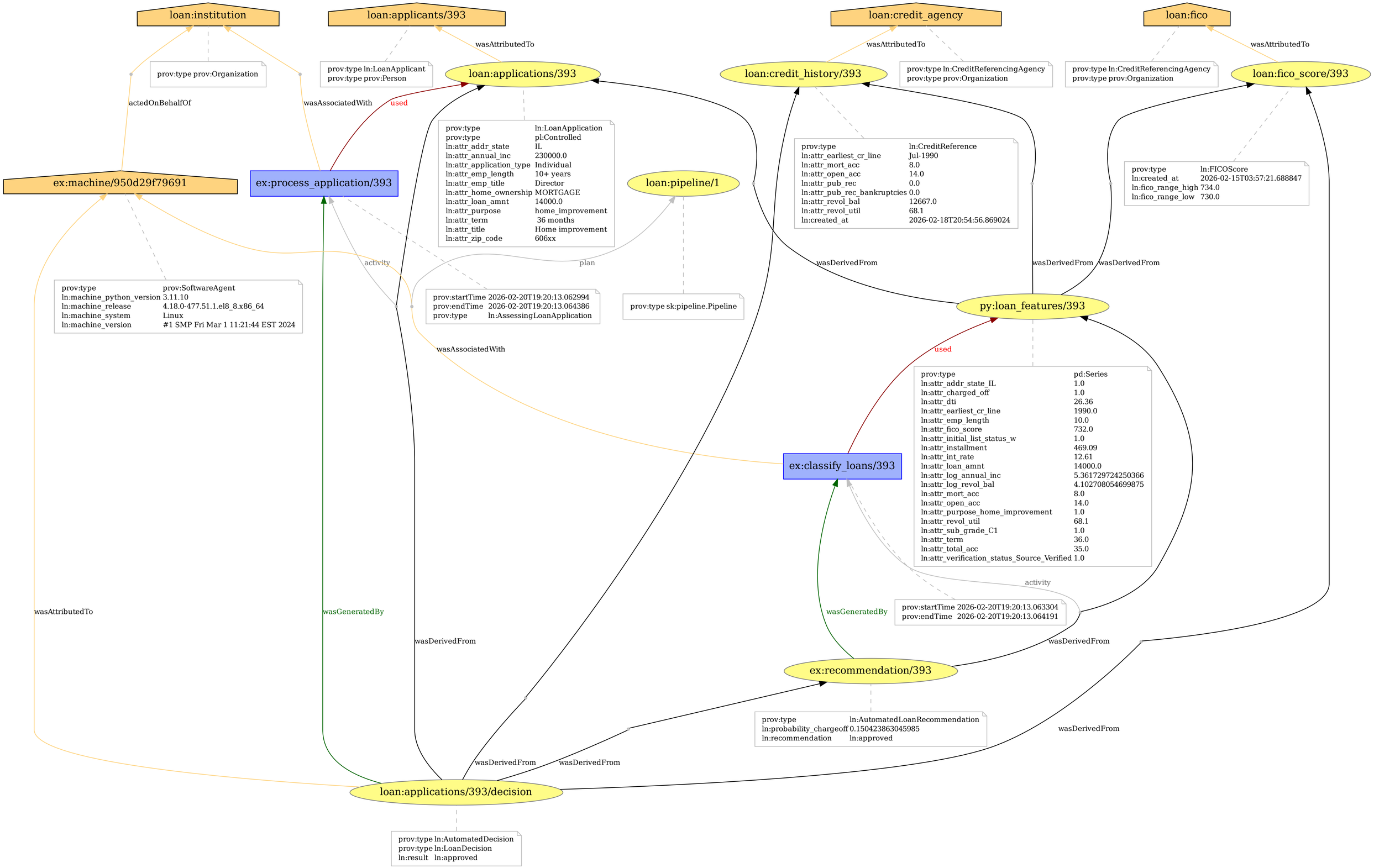
loan:institution
loan:applicants/393
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/393
loan:credit_history/393
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/393
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IL
ln:attr_annual_inc 230000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Director
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 14000.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 606xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jul-1990
ln:attr_mort_acc 8.0
ln:attr_open_acc 14.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 12667.0
ln:attr_revol_util 68.1
ln:created_at 2026-02-18T20:54:56.869024
prov:type ln:FICOScore
ln:created_at 2026-02-15T03:57:21.688847
ln:fico_range_high 734.0
ln:fico_range_low 730.0
ex:machine/950d29f79691
ex:process_application/393
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
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:startTime 2026-02-20T19:20:13.062994
prov:endTime 2026-02-20T19:20:13.064386
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
wasAssociatedWith
py:loan_features/393
used
prov:type pd:Series
ln:attr_addr_state_IL 1.0
ln:attr_charged_off 1.0
ln:attr_dti 26.36
ln:attr_earliest_cr_line 1990.0
ln:attr_emp_length 10.0
ln:attr_fico_score 732.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 469.09
ln:attr_int_rate 12.61
ln:attr_loan_amnt 14000.0
ln:attr_log_annual_inc 5.361729724250366
ln:attr_log_revol_bal 4.102708054699875
ln:attr_mort_acc 8.0
ln:attr_open_acc 14.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 68.1
ln:attr_sub_grade_C1 1.0
ln:attr_term 36.0
ln:attr_total_acc 35.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/393
activity
prov:startTime 2026-02-20T19:20:13.063304
prov:endTime 2026-02-20T19:20:13.064191
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/393
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.150423863045985
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/393/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved