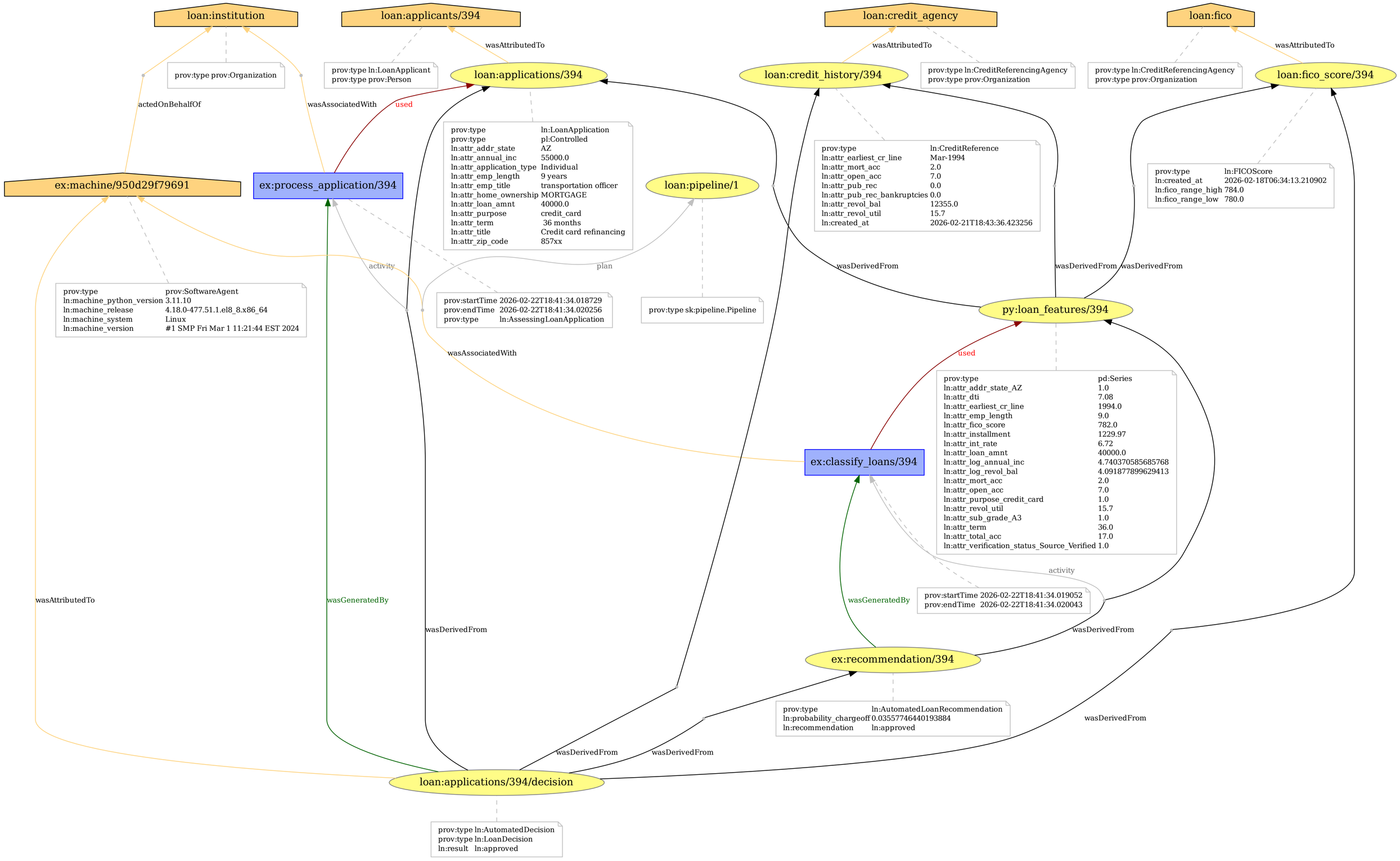
loan:institution
loan:applicants/394
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/394
loan:credit_history/394
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/394
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state AZ
ln:attr_annual_inc 55000.0
ln:attr_application_type Individual
ln:attr_emp_length 9 years
ln:attr_emp_title transportation officer
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 40000.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 857xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Mar-1994
ln:attr_mort_acc 2.0
ln:attr_open_acc 7.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 12355.0
ln:attr_revol_util 15.7
ln:created_at 2026-02-21T18:43:36.423256
prov:type ln:FICOScore
ln:created_at 2026-02-18T06:34:13.210902
ln:fico_range_high 784.0
ln:fico_range_low 780.0
ex:machine/950d29f79691
ex:process_application/394
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 2026-02-22T18:41:34.018729
prov:endTime 2026-02-22T18:41:34.020256
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/394
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_AZ 1.0
ln:attr_dti 7.08
ln:attr_earliest_cr_line 1994.0
ln:attr_emp_length 9.0
ln:attr_fico_score 782.0
ln:attr_installment 1229.97
ln:attr_int_rate 6.72
ln:attr_loan_amnt 40000.0
ln:attr_log_annual_inc 4.740370585685768
ln:attr_log_revol_bal 4.091877899629413
ln:attr_mort_acc 2.0
ln:attr_open_acc 7.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 15.7
ln:attr_sub_grade_A3 1.0
ln:attr_term 36.0
ln:attr_total_acc 17.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/394
activity
prov:startTime 2026-02-22T18:41:34.019052
prov:endTime 2026-02-22T18:41:34.020043
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
ex:recommendation/394
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/394/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved