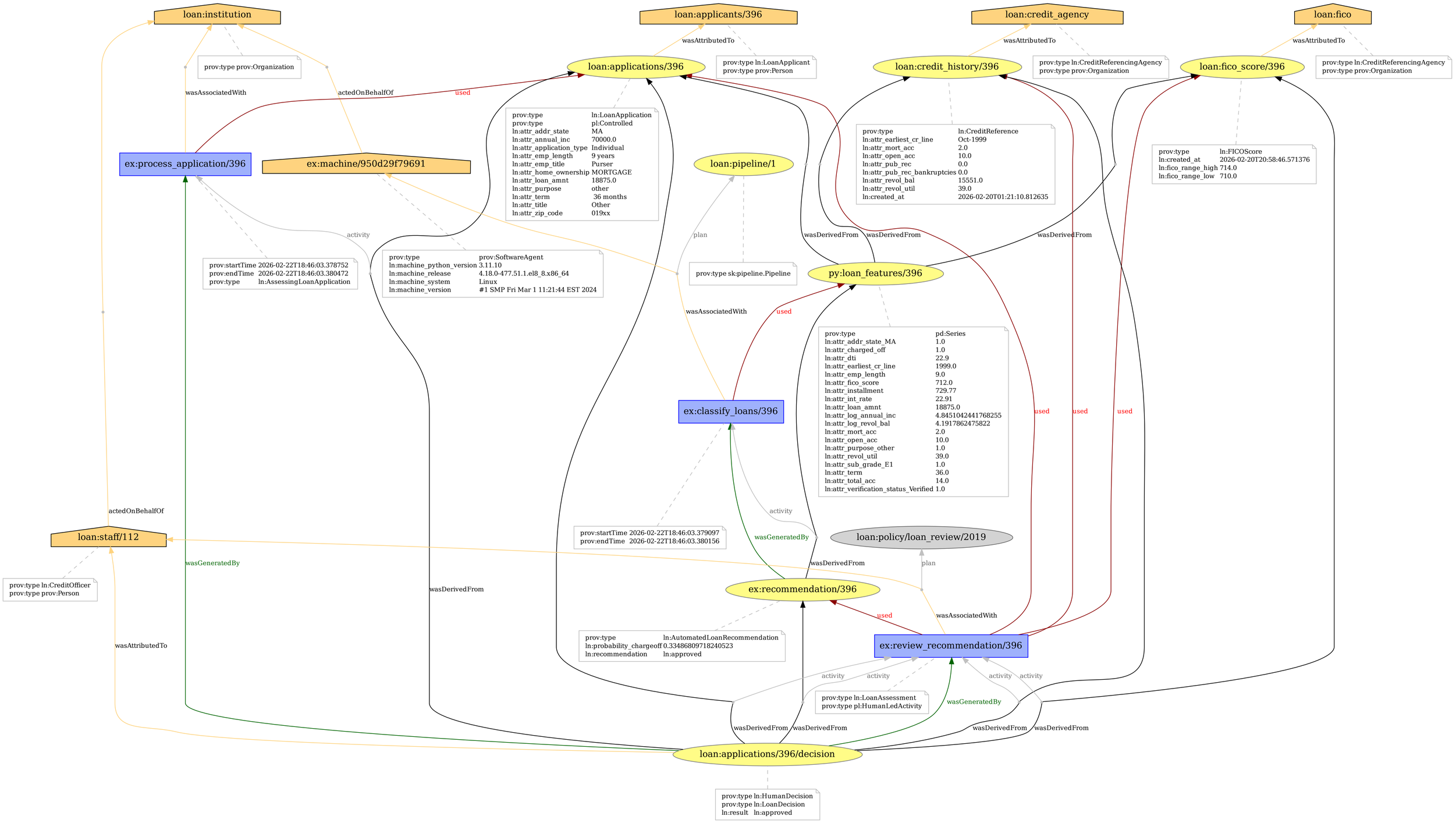
loan:institution
prov:type prov:Organization
loan:applicants/396
wasAttributedTo
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
loan:applications/396
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MA
ln:attr_annual_inc 70000.0
ln:attr_application_type Individual
ln:attr_emp_length 9 years
ln:attr_emp_title Purser
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 18875.0
ln:attr_purpose other
ln:attr_term 36 months
ln:attr_title Other
ln:attr_zip_code 019xx
loan:credit_history/396
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-1999
ln:attr_mort_acc 2.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 15551.0
ln:attr_revol_util 39.0
ln:created_at 2026-02-20T01:21:10.812635
loan:fico_score/396
prov:type ln:FICOScore
ln:created_at 2026-02-20T20:58:46.571376
ln:fico_range_high 714.0
ln:fico_range_low 710.0
ex:process_application/396
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2026-02-22T18:46:03.378752
prov:endTime 2026-02-22T18:46:03.380472
prov:type ln:AssessingLoanApplication
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:type sk:pipeline.Pipeline
py:loan_features/396
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MA 1.0
ln:attr_charged_off 1.0
ln:attr_dti 22.9
ln:attr_earliest_cr_line 1999.0
ln:attr_emp_length 9.0
ln:attr_fico_score 712.0
ln:attr_installment 729.77
ln:attr_int_rate 22.91
ln:attr_loan_amnt 18875.0
ln:attr_log_annual_inc 4.8451042441768255
ln:attr_log_revol_bal 4.1917862475822
ln:attr_mort_acc 2.0
ln:attr_open_acc 10.0
ln:attr_purpose_other 1.0
ln:attr_revol_util 39.0
ln:attr_sub_grade_E1 1.0
ln:attr_term 36.0
ln:attr_total_acc 14.0
ln:attr_verification_status_Verified 1.0
used
used
used
ex:classify_loans/396
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2026-02-22T18:46:03.379097
prov:endTime 2026-02-22T18:46:03.380156
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/396
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.33486809718240523
ln:recommendation ln:approved
ex:review_recommendation/396
wasAttributedTo
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/396/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved