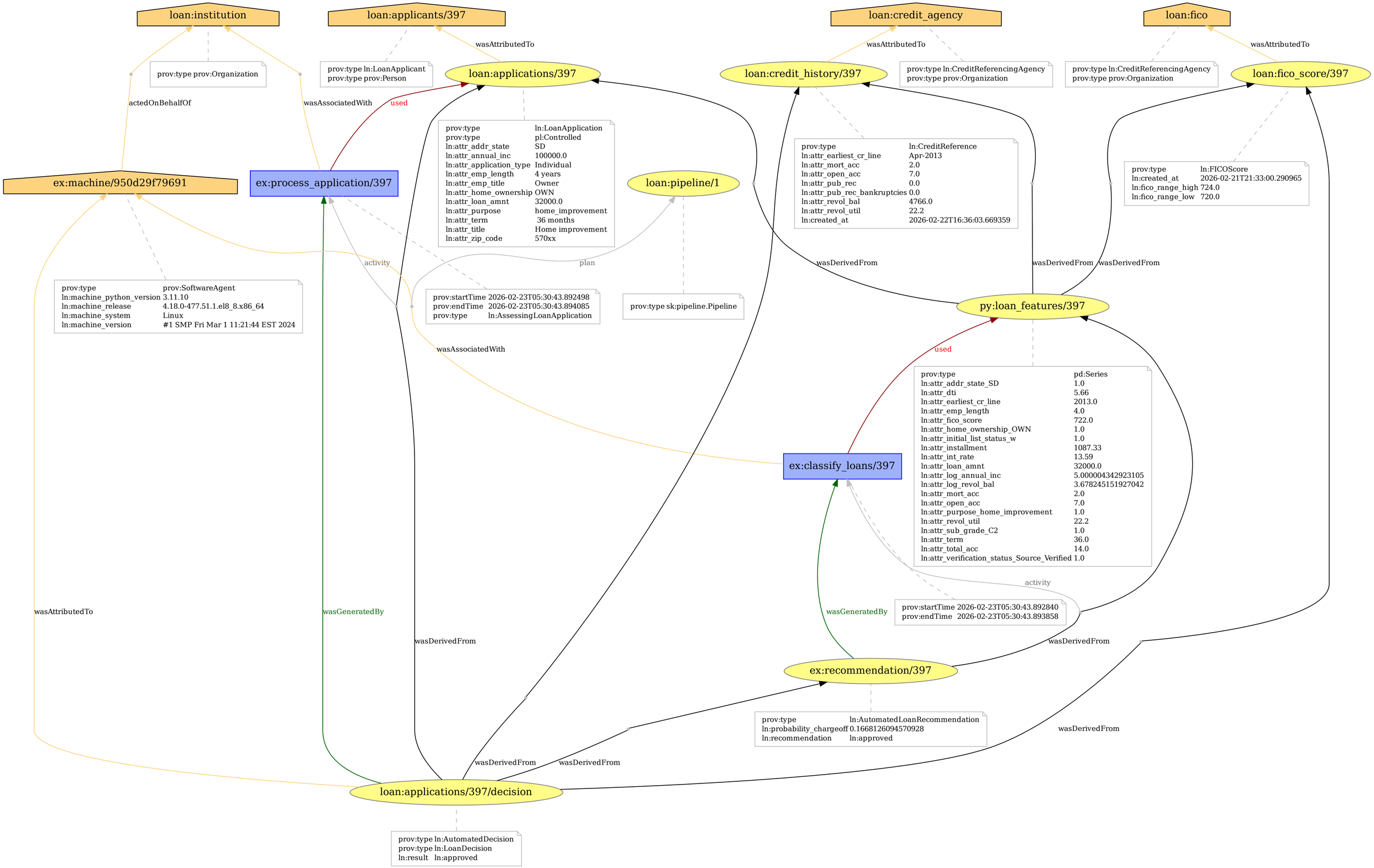
loan:institution
loan:applicants/397
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/397
loan:credit_history/397
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/397
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state SD
ln:attr_annual_inc 100000.0
ln:attr_application_type Individual
ln:attr_emp_length 4 years
ln:attr_emp_title Owner
ln:attr_home_ownership OWN
ln:attr_loan_amnt 32000.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 570xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Apr-2013
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 4766.0
ln:attr_revol_util 22.2
ln:created_at 2026-02-22T16:36:03.669359
prov:type ln:FICOScore
ln:created_at 2026-02-21T21:33:00.290965
ln:fico_range_high 724.0
ln:fico_range_low 720.0
ex:machine/950d29f79691
ex:process_application/397
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 2026-02-23T05:30:43.892498
prov:endTime 2026-02-23T05:30:43.894085
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/397
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_SD 1.0
ln:attr_dti 5.66
ln:attr_earliest_cr_line 2013.0
ln:attr_emp_length 4.0
ln:attr_fico_score 722.0
ln:attr_home_ownership_OWN 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 1087.33
ln:attr_int_rate 13.59
ln:attr_loan_amnt 32000.0
ln:attr_log_annual_inc 5.000004342923105
ln:attr_log_revol_bal 3.678245151927042
ln:attr_mort_acc 2.0
ln:attr_open_acc 7.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 22.2
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 14.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/397
activity
prov:startTime 2026-02-23T05:30:43.892840
prov:endTime 2026-02-23T05:30:43.893858
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/397
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.1668126094570928
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/397/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved