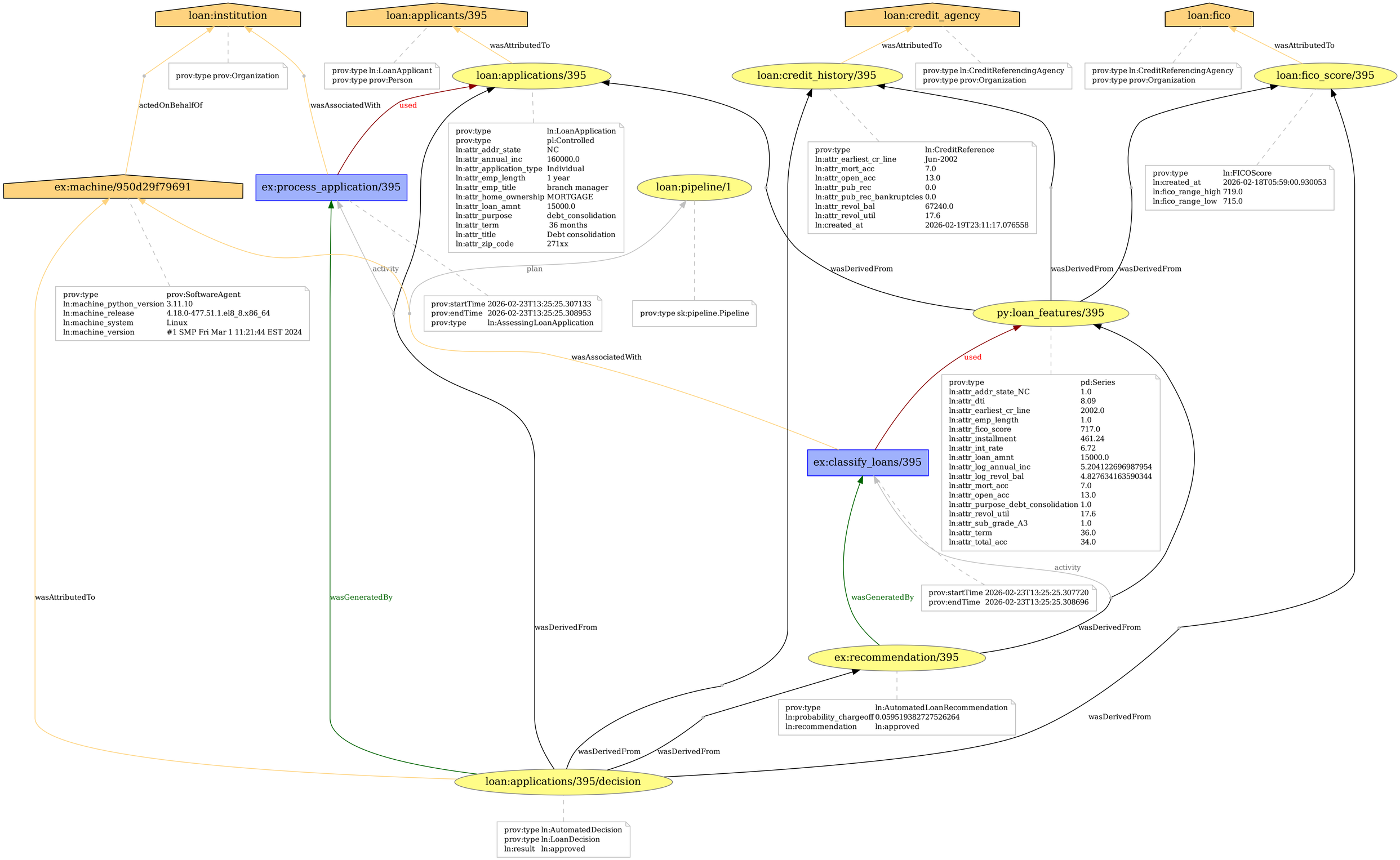
loan:institution
loan:applicants/395
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/395
loan:credit_history/395
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/395
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NC
ln:attr_annual_inc 160000.0
ln:attr_application_type Individual
ln:attr_emp_length 1 year
ln:attr_emp_title branch manager
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 15000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 271xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-2002
ln:attr_mort_acc 7.0
ln:attr_open_acc 13.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 67240.0
ln:attr_revol_util 17.6
ln:created_at 2026-02-19T23:11:17.076558
prov:type ln:FICOScore
ln:created_at 2026-02-18T05:59:00.930053
ln:fico_range_high 719.0
ln:fico_range_low 715.0
ex:machine/950d29f79691
ex:process_application/395
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 2026-02-23T13:25:25.307133
prov:endTime 2026-02-23T13:25:25.308953
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/395
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NC 1.0
ln:attr_dti 8.09
ln:attr_earliest_cr_line 2002.0
ln:attr_emp_length 1.0
ln:attr_fico_score 717.0
ln:attr_installment 461.24
ln:attr_int_rate 6.72
ln:attr_loan_amnt 15000.0
ln:attr_log_annual_inc 5.204122696987954
ln:attr_log_revol_bal 4.827634163590344
ln:attr_mort_acc 7.0
ln:attr_open_acc 13.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 17.6
ln:attr_sub_grade_A3 1.0
ln:attr_term 36.0
ln:attr_total_acc 34.0
ex:classify_loans/395
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2026-02-23T13:25:25.307720
prov:endTime 2026-02-23T13:25:25.308696
wasDerivedFrom
ex:recommendation/395
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.059519382727526264
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/395/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved