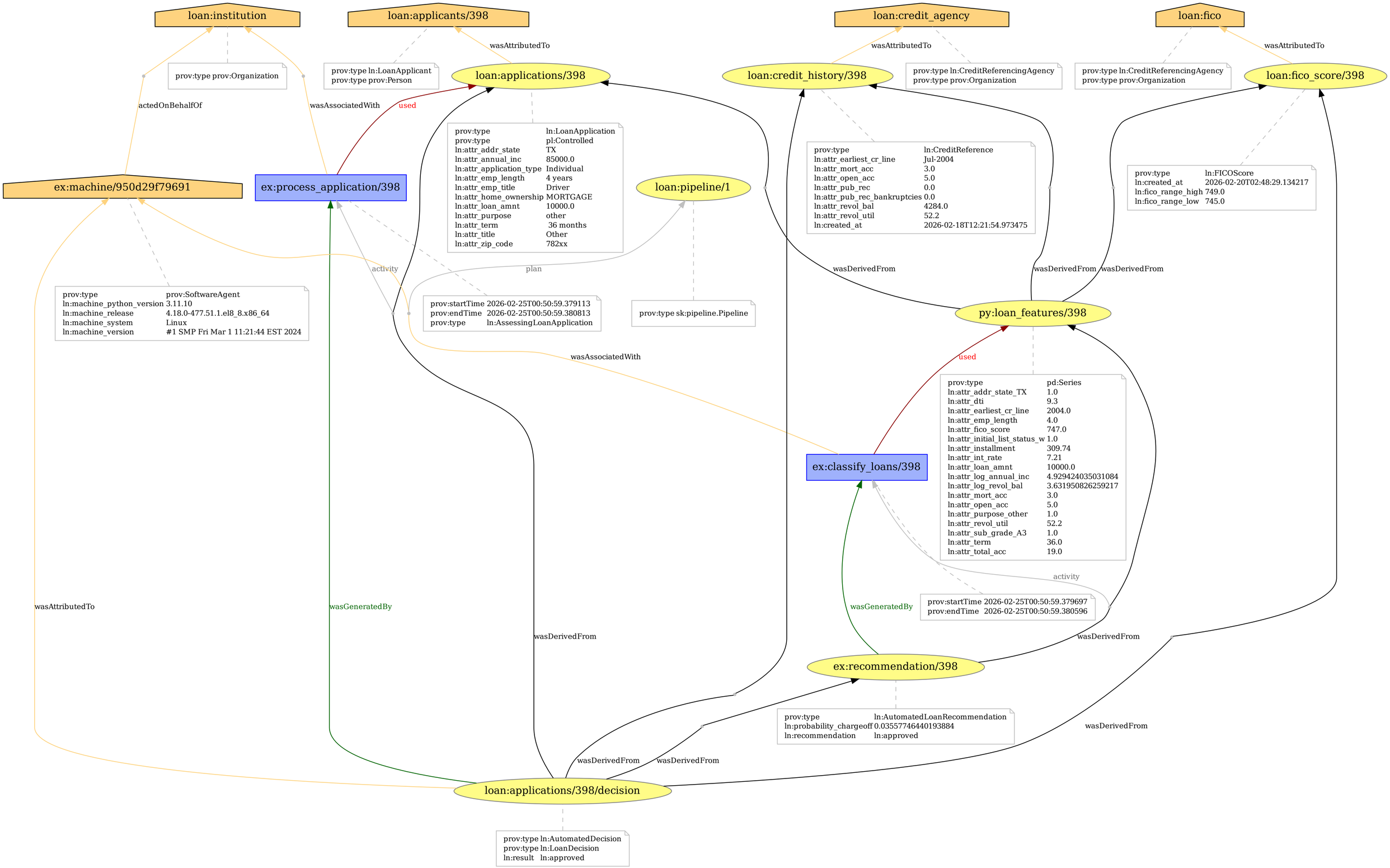
loan:institution
loan:applicants/398
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/398
loan:credit_history/398
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/398
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state TX
ln:attr_annual_inc 85000.0
ln:attr_application_type Individual
ln:attr_emp_length 4 years
ln:attr_emp_title Driver
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 10000.0
ln:attr_purpose other
ln:attr_term 36 months
ln:attr_title Other
ln:attr_zip_code 782xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jul-2004
ln:attr_mort_acc 3.0
ln:attr_open_acc 5.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 4284.0
ln:attr_revol_util 52.2
ln:created_at 2026-02-18T12:21:54.973475
prov:type ln:FICOScore
ln:created_at 2026-02-20T02:48:29.134217
ln:fico_range_high 749.0
ln:fico_range_low 745.0
ex:machine/950d29f79691
ex:process_application/398
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 2026-02-25T00:50:59.379113
prov:endTime 2026-02-25T00:50:59.380813
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/398
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_TX 1.0
ln:attr_dti 9.3
ln:attr_earliest_cr_line 2004.0
ln:attr_emp_length 4.0
ln:attr_fico_score 747.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 309.74
ln:attr_int_rate 7.21
ln:attr_loan_amnt 10000.0
ln:attr_log_annual_inc 4.929424035031084
ln:attr_log_revol_bal 3.631950826259217
ln:attr_mort_acc 3.0
ln:attr_open_acc 5.0
ln:attr_purpose_other 1.0
ln:attr_revol_util 52.2
ln:attr_sub_grade_A3 1.0
ln:attr_term 36.0
ln:attr_total_acc 19.0
ex:classify_loans/398
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2026-02-25T00:50:59.379697
prov:endTime 2026-02-25T00:50:59.380596
wasDerivedFrom
ex:recommendation/398
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/398/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved