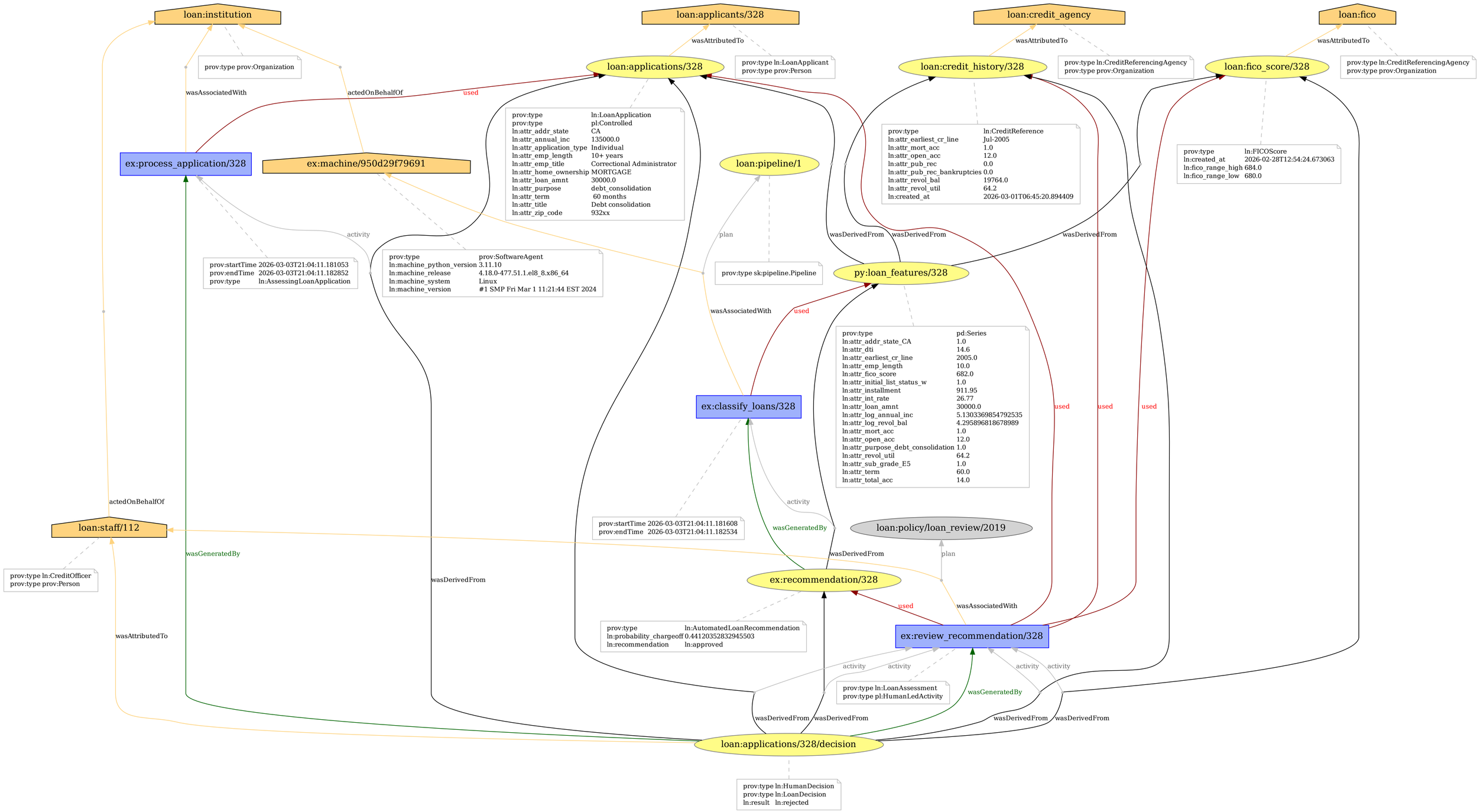
loan:institution
prov:type prov:Organization
loan:applicants/328
wasAttributedTo
loan:applications/328
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/328
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/328
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 135000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Correctional Administrator
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 30000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 932xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jul-2005
ln:attr_mort_acc 1.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 19764.0
ln:attr_revol_util 64.2
ln:created_at 2026-03-01T06:45:20.894409
prov:type ln:FICOScore
ln:created_at 2026-02-28T12:54:24.673063
ln:fico_range_high 684.0
ln:fico_range_low 680.0
ex:process_application/328
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2026-03-03T21:04:11.181053
prov:endTime 2026-03-03T21:04:11.182852
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/328
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 14.6
ln:attr_earliest_cr_line 2005.0
ln:attr_emp_length 10.0
ln:attr_fico_score 682.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 911.95
ln:attr_int_rate 26.77
ln:attr_loan_amnt 30000.0
ln:attr_log_annual_inc 5.1303369854792535
ln:attr_log_revol_bal 4.295896818678989
ln:attr_mort_acc 1.0
ln:attr_open_acc 12.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 64.2
ln:attr_sub_grade_E5 1.0
ln:attr_term 60.0
ln:attr_total_acc 14.0
used
used
used
ex:classify_loans/328
activity
actedOnBehalfOf
prov:startTime 2026-03-03T21:04:11.181608
prov:endTime 2026-03-03T21:04:11.182534
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/328
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.44120352832945503
ln:recommendation ln:approved
wasAttributedTo
ex:review_recommendation/328
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/328/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected