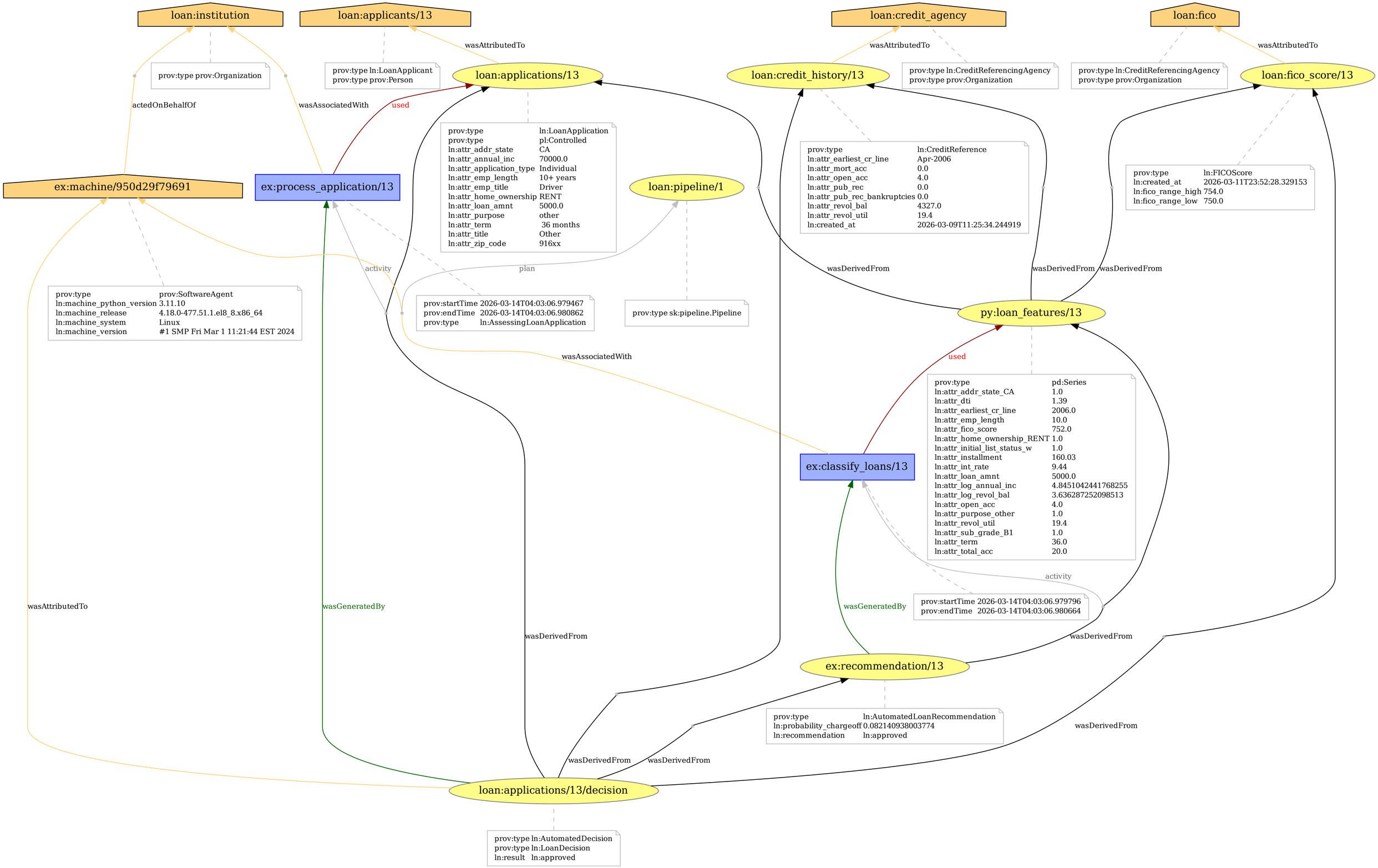
loan:institution
loan:applicants/13
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/13
loan:credit_history/13
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/13
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 70000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Driver
ln:attr_home_ownership RENT
ln:attr_loan_amnt 5000.0
ln:attr_purpose other
ln:attr_term 36 months
ln:attr_title Other
ln:attr_zip_code 916xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Apr-2006
ln:attr_mort_acc 0.0
ln:attr_open_acc 4.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 4327.0
ln:attr_revol_util 19.4
ln:created_at 2026-03-09T11:25:34.244919
prov:type ln:FICOScore
ln:created_at 2026-03-11T23:52:28.329153
ln:fico_range_high 754.0
ln:fico_range_low 750.0
ex:machine/950d29f79691
ex:process_application/13
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 2026-03-14T04:03:06.979467
prov:endTime 2026-03-14T04:03:06.980862
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/13
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 1.39
ln:attr_earliest_cr_line 2006.0
ln:attr_emp_length 10.0
ln:attr_fico_score 752.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 160.03
ln:attr_int_rate 9.44
ln:attr_loan_amnt 5000.0
ln:attr_log_annual_inc 4.8451042441768255
ln:attr_log_revol_bal 3.636287252098513
ln:attr_open_acc 4.0
ln:attr_purpose_other 1.0
ln:attr_revol_util 19.4
ln:attr_sub_grade_B1 1.0
ln:attr_term 36.0
ln:attr_total_acc 20.0
ex:classify_loans/13
activity
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
prov:startTime 2026-03-14T04:03:06.979796
prov:endTime 2026-03-14T04:03:06.980664
wasDerivedFrom
wasDerivedFrom
ex:recommendation/13
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.082140938003774
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/13/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved