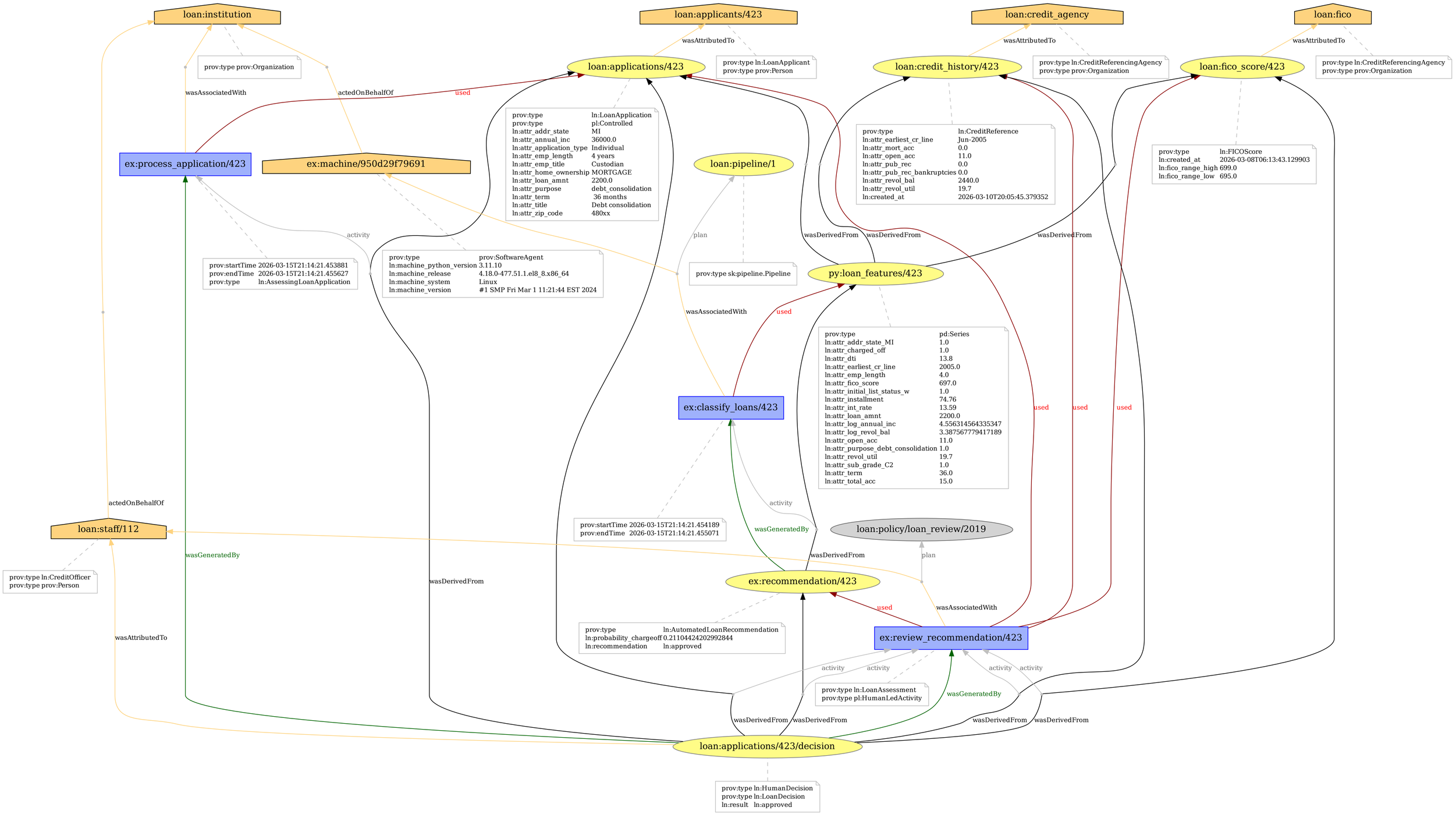
loan:institution
prov:type prov:Organization
loan:applicants/423
wasAttributedTo
loan:applications/423
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/423
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/423
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MI
ln:attr_annual_inc 36000.0
ln:attr_application_type Individual
ln:attr_emp_length 4 years
ln:attr_emp_title Custodian
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 2200.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 480xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-2005
ln:attr_mort_acc 0.0
ln:attr_open_acc 11.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 2440.0
ln:attr_revol_util 19.7
ln:created_at 2026-03-10T20:05:45.379352
prov:type ln:FICOScore
ln:created_at 2026-03-08T06:13:43.129903
ln:fico_range_high 699.0
ln:fico_range_low 695.0
ex:process_application/423
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2026-03-15T21:14:21.453881
prov:endTime 2026-03-15T21:14:21.455627
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/423
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MI 1.0
ln:attr_charged_off 1.0
ln:attr_dti 13.8
ln:attr_earliest_cr_line 2005.0
ln:attr_emp_length 4.0
ln:attr_fico_score 697.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 74.76
ln:attr_int_rate 13.59
ln:attr_loan_amnt 2200.0
ln:attr_log_annual_inc 4.556314564335347
ln:attr_log_revol_bal 3.387567779417189
ln:attr_open_acc 11.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 19.7
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 15.0
used
used
used
ex:classify_loans/423
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2026-03-15T21:14:21.454189
prov:endTime 2026-03-15T21:14:21.455071
wasGeneratedBy
loan:policy/loan_review/2019
plan
wasGeneratedBy
wasDerivedFrom
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/423
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.21104424202992844
ln:recommendation ln:approved
ex:review_recommendation/423
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/423/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved