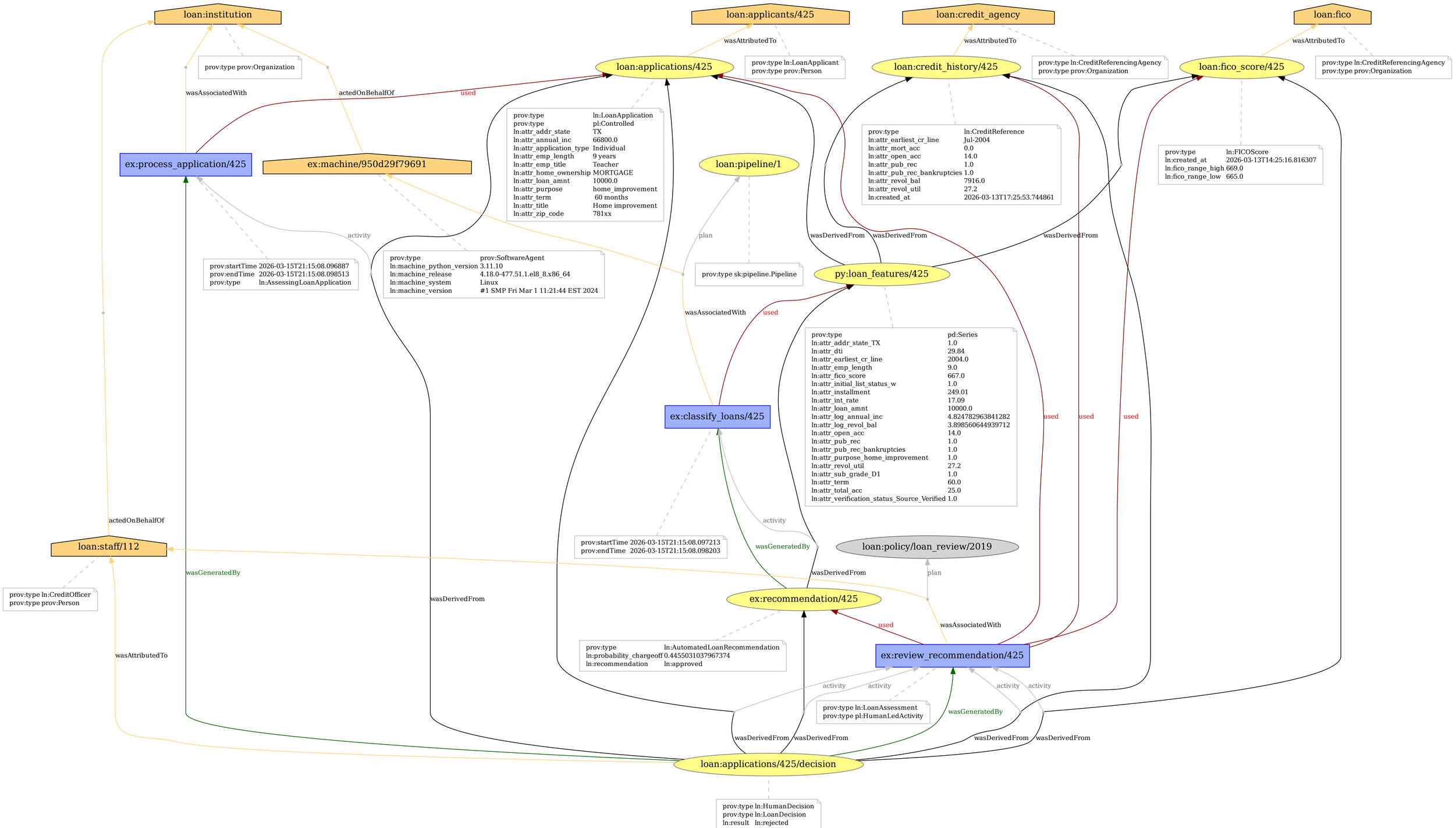
loan:institution
prov:type prov:Organization
loan:applicants/425
wasAttributedTo
loan:credit_agency
wasAttributedTo
loan:fico
wasAttributedTo
loan:applications/425
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/425
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/425
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state TX
ln:attr_annual_inc 66800.0
ln:attr_application_type Individual
ln:attr_emp_length 9 years
ln:attr_emp_title Teacher
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 10000.0
ln:attr_purpose home_improvement
ln:attr_term 60 months
ln:attr_title Home improvement
ln:attr_zip_code 781xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jul-2004
ln:attr_mort_acc 0.0
ln:attr_open_acc 14.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 7916.0
ln:attr_revol_util 27.2
ln:created_at 2026-03-13T17:25:53.744861
prov:type ln:FICOScore
ln:created_at 2026-03-13T14:25:16.816307
ln:fico_range_high 669.0
ln:fico_range_low 665.0
ex:process_application/425
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2026-03-15T21:15:08.096887
prov:endTime 2026-03-15T21:15:08.098513
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/425
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_TX 1.0
ln:attr_dti 29.84
ln:attr_earliest_cr_line 2004.0
ln:attr_emp_length 9.0
ln:attr_fico_score 667.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 249.01
ln:attr_int_rate 17.09
ln:attr_loan_amnt 10000.0
ln:attr_log_annual_inc 4.824782963841282
ln:attr_log_revol_bal 3.898560644939712
ln:attr_open_acc 14.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 27.2
ln:attr_sub_grade_D1 1.0
ln:attr_term 60.0
ln:attr_total_acc 25.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/425
activity
wasGeneratedBy
prov:startTime 2026-03-15T21:15:08.097213
prov:endTime 2026-03-15T21:15:08.098203
loan:policy/loan_review/2019
plan
actedOnBehalfOf
loan:staff/112
wasGeneratedBy
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
wasDerivedFrom
ex:recommendation/425
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.4455031037967374
ln:recommendation ln:approved
wasAttributedTo
ex:review_recommendation/425
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/425/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected