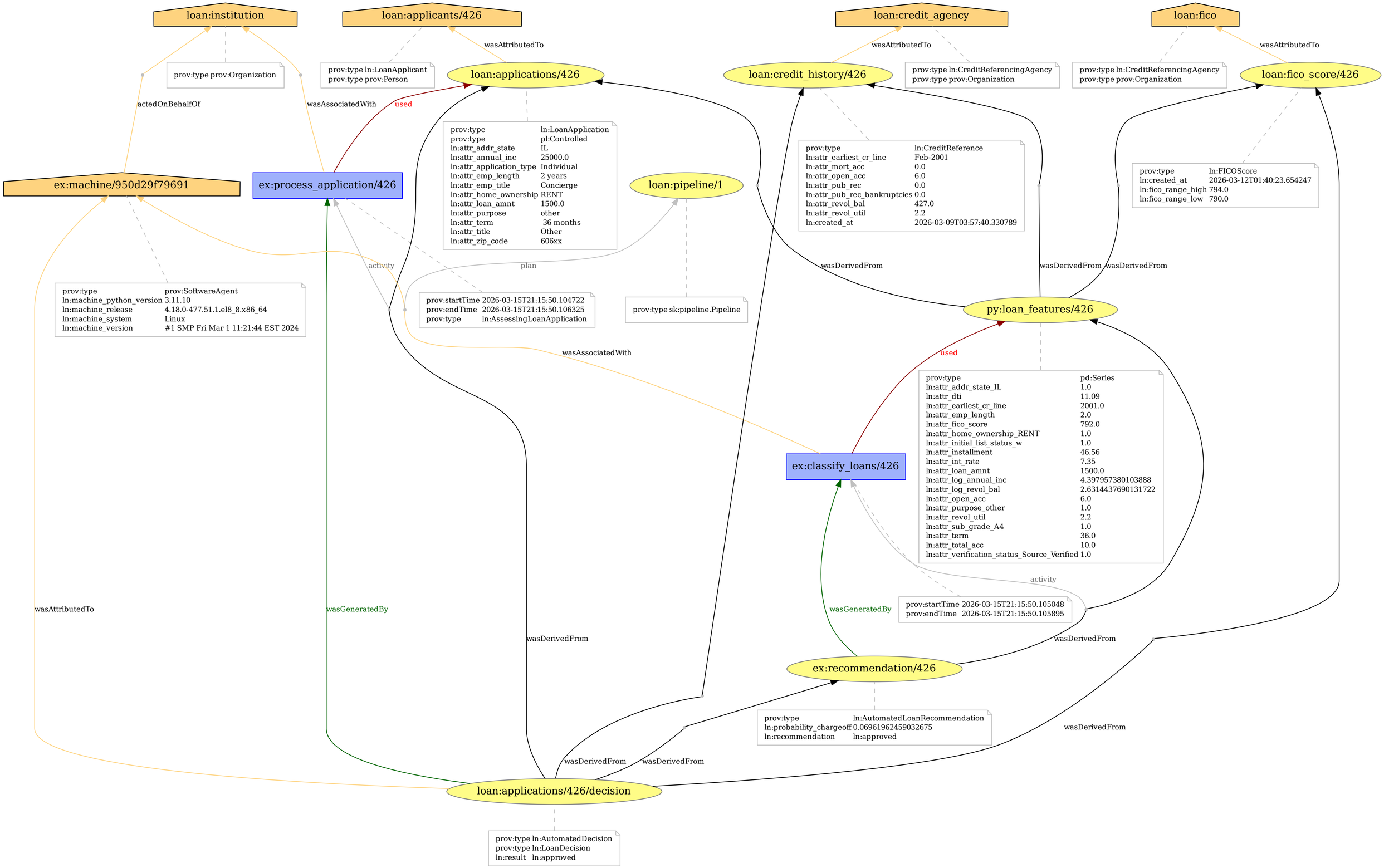
loan:institution
loan:applicants/426
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/426
loan:credit_history/426
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/426
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IL
ln:attr_annual_inc 25000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Concierge
ln:attr_home_ownership RENT
ln:attr_loan_amnt 1500.0
ln:attr_purpose other
ln:attr_term 36 months
ln:attr_title Other
ln:attr_zip_code 606xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Feb-2001
ln:attr_mort_acc 0.0
ln:attr_open_acc 6.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 427.0
ln:attr_revol_util 2.2
ln:created_at 2026-03-09T03:57:40.330789
prov:type ln:FICOScore
ln:created_at 2026-03-12T01:40:23.654247
ln:fico_range_high 794.0
ln:fico_range_low 790.0
ex:machine/950d29f79691
ex:process_application/426
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 2026-03-15T21:15:50.104722
prov:endTime 2026-03-15T21:15:50.106325
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/426
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_IL 1.0
ln:attr_dti 11.09
ln:attr_earliest_cr_line 2001.0
ln:attr_emp_length 2.0
ln:attr_fico_score 792.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 46.56
ln:attr_int_rate 7.35
ln:attr_loan_amnt 1500.0
ln:attr_log_annual_inc 4.397957380103888
ln:attr_log_revol_bal 2.6314437690131722
ln:attr_open_acc 6.0
ln:attr_purpose_other 1.0
ln:attr_revol_util 2.2
ln:attr_sub_grade_A4 1.0
ln:attr_term 36.0
ln:attr_total_acc 10.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/426
activity
prov:startTime 2026-03-15T21:15:50.105048
prov:endTime 2026-03-15T21:15:50.105895
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/426
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.06961962459032675
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/426/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved