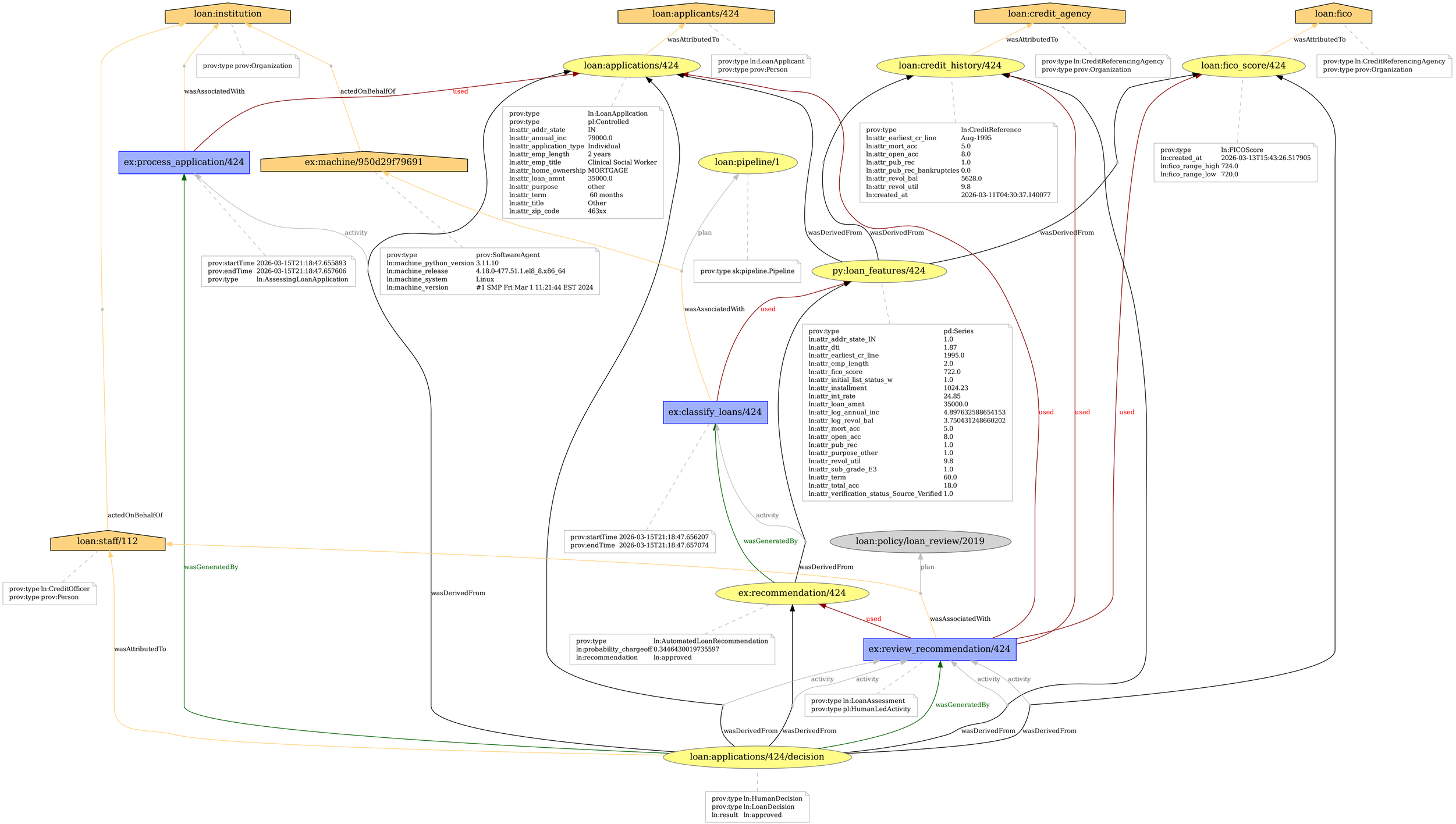
loan:institution
prov:type prov:Organization
loan:applicants/424
wasAttributedTo
loan:applications/424
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/424
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/424
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
ex:process_application/424
ex:machine/950d29f79691
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IN
ln:attr_annual_inc 79000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Clinical Social Worker
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 35000.0
ln:attr_purpose other
ln:attr_term 60 months
ln:attr_title Other
ln:attr_zip_code 463xx
loan:pipeline/1
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-1995
ln:attr_mort_acc 5.0
ln:attr_open_acc 8.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 5628.0
ln:attr_revol_util 9.8
ln:created_at 2026-03-11T04:30:37.140077
prov:type ln:FICOScore
ln:created_at 2026-03-13T15:43:26.517905
ln:fico_range_high 724.0
ln:fico_range_low 720.0
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2026-03-15T21:18:47.655893
prov:endTime 2026-03-15T21:18:47.657606
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/424
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_IN 1.0
ln:attr_dti 1.87
ln:attr_earliest_cr_line 1995.0
ln:attr_emp_length 2.0
ln:attr_fico_score 722.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 1024.23
ln:attr_int_rate 24.85
ln:attr_loan_amnt 35000.0
ln:attr_log_annual_inc 4.897632588654153
ln:attr_log_revol_bal 3.750431248660202
ln:attr_mort_acc 5.0
ln:attr_open_acc 8.0
ln:attr_pub_rec 1.0
ln:attr_purpose_other 1.0
ln:attr_revol_util 9.8
ln:attr_sub_grade_E3 1.0
ln:attr_term 60.0
ln:attr_total_acc 18.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/424
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2026-03-15T21:18:47.656207
prov:endTime 2026-03-15T21:18:47.657074
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/424
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.3446430019735597
ln:recommendation ln:approved
ex:review_recommendation/424
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/424/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved