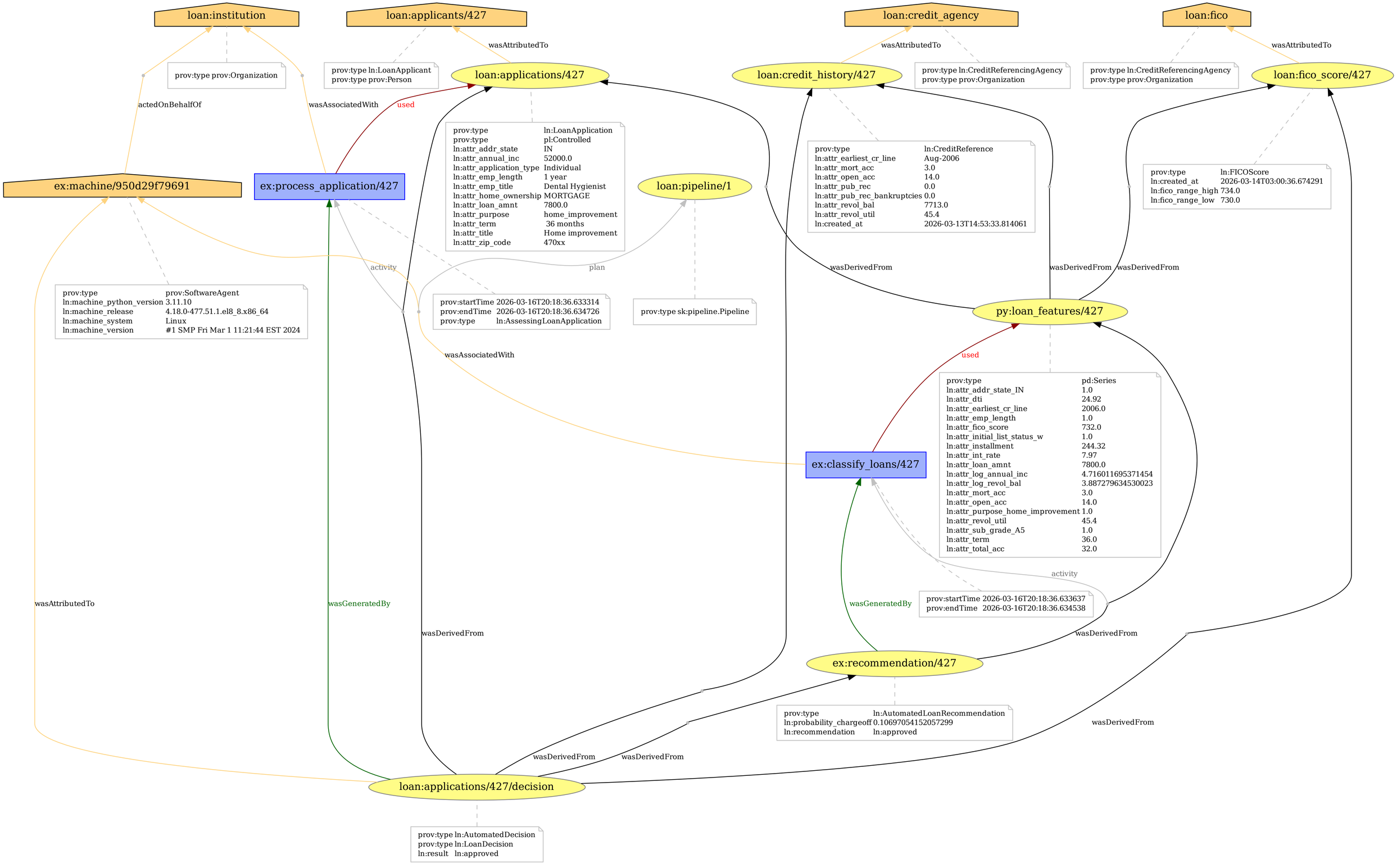
loan:institution
loan:applicants/427
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/427
loan:credit_history/427
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/427
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IN
ln:attr_annual_inc 52000.0
ln:attr_application_type Individual
ln:attr_emp_length 1 year
ln:attr_emp_title Dental Hygienist
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 7800.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 470xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-2006
ln:attr_mort_acc 3.0
ln:attr_open_acc 14.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 7713.0
ln:attr_revol_util 45.4
ln:created_at 2026-03-13T14:53:33.814061
prov:type ln:FICOScore
ln:created_at 2026-03-14T03:00:36.674291
ln:fico_range_high 734.0
ln:fico_range_low 730.0
ex:machine/950d29f79691
ex:process_application/427
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 2026-03-16T20:18:36.633314
prov:endTime 2026-03-16T20:18:36.634726
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/427
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_IN 1.0
ln:attr_dti 24.92
ln:attr_earliest_cr_line 2006.0
ln:attr_emp_length 1.0
ln:attr_fico_score 732.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 244.32
ln:attr_int_rate 7.97
ln:attr_loan_amnt 7800.0
ln:attr_log_annual_inc 4.716011695371454
ln:attr_log_revol_bal 3.887279634530023
ln:attr_mort_acc 3.0
ln:attr_open_acc 14.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 45.4
ln:attr_sub_grade_A5 1.0
ln:attr_term 36.0
ln:attr_total_acc 32.0
ex:classify_loans/427
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2026-03-16T20:18:36.633637
prov:endTime 2026-03-16T20:18:36.634538
wasDerivedFrom
ex:recommendation/427
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.10697054152057299
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/427/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved