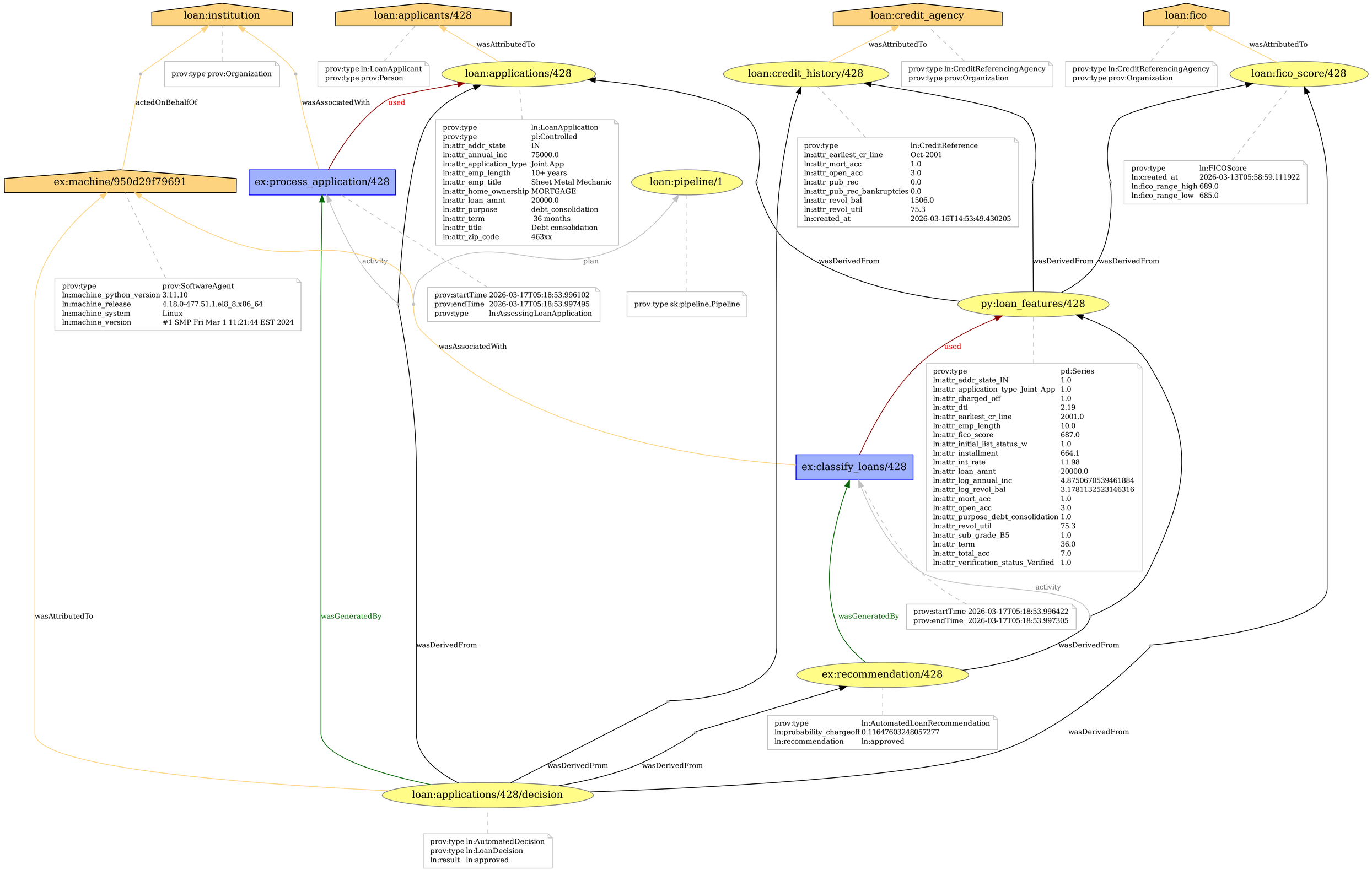
loan:institution
loan:applicants/428
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/428
loan:credit_history/428
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/428
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IN
ln:attr_annual_inc 75000.0
ln:attr_application_type Joint App
ln:attr_emp_length 10+ years
ln:attr_emp_title Sheet Metal Mechanic
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 20000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 463xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2001
ln:attr_mort_acc 1.0
ln:attr_open_acc 3.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 1506.0
ln:attr_revol_util 75.3
ln:created_at 2026-03-16T14:53:49.430205
prov:type ln:FICOScore
ln:created_at 2026-03-13T05:58:59.111922
ln:fico_range_high 689.0
ln:fico_range_low 685.0
ex:machine/950d29f79691
ex:process_application/428
loan:pipeline/1
activity
plan
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 2026-03-17T05:18:53.996102
prov:endTime 2026-03-17T05:18:53.997495
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
py:loan_features/428
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_IN 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_charged_off 1.0
ln:attr_dti 2.19
ln:attr_earliest_cr_line 2001.0
ln:attr_emp_length 10.0
ln:attr_fico_score 687.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 664.1
ln:attr_int_rate 11.98
ln:attr_loan_amnt 20000.0
ln:attr_log_annual_inc 4.8750670539461884
ln:attr_log_revol_bal 3.1781132523146316
ln:attr_mort_acc 1.0
ln:attr_open_acc 3.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 75.3
ln:attr_sub_grade_B5 1.0
ln:attr_term 36.0
ln:attr_total_acc 7.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/428
activity
prov:startTime 2026-03-17T05:18:53.996422
prov:endTime 2026-03-17T05:18:53.997305
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
ex:recommendation/428
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.11647603248057277
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/428/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved