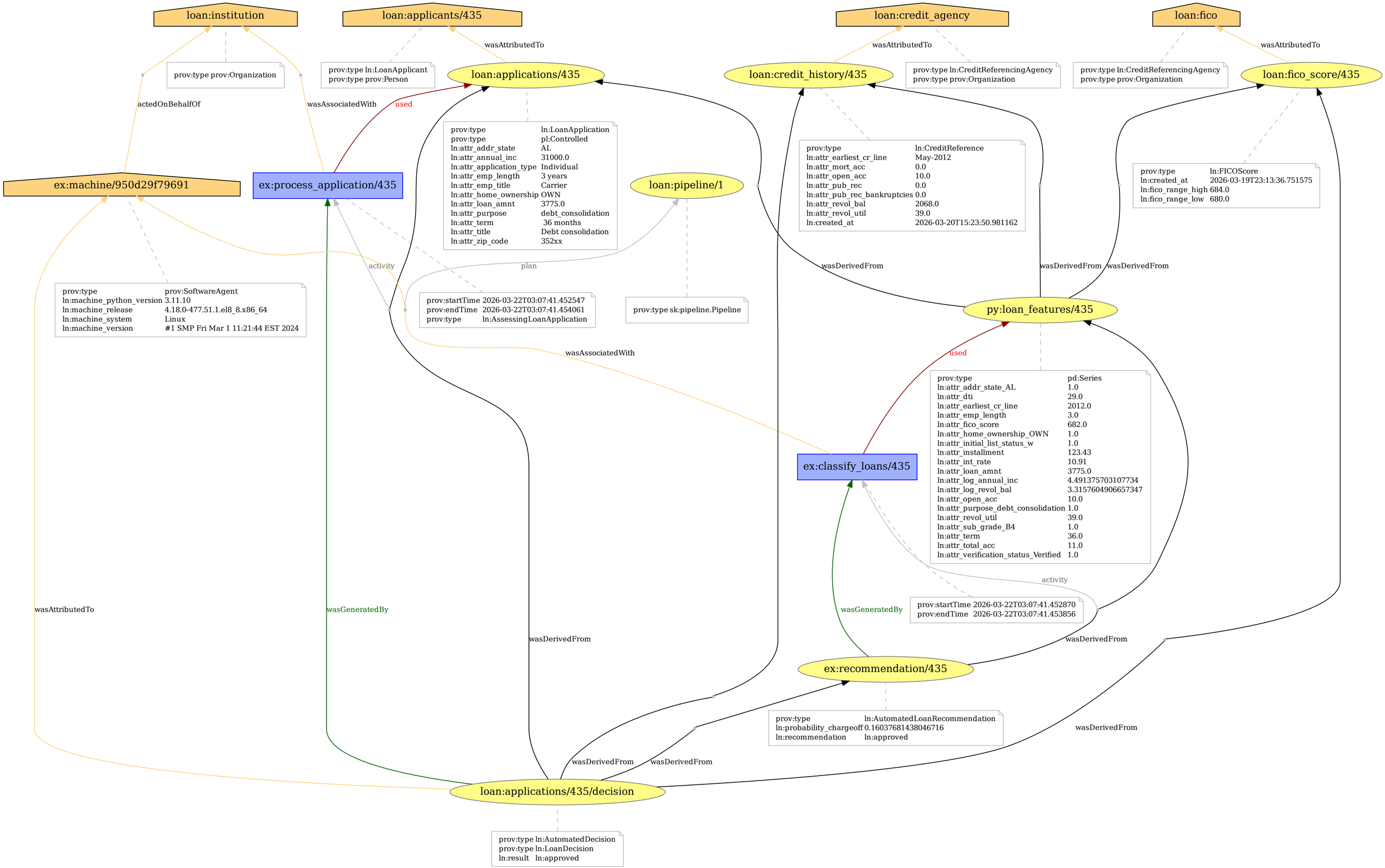
loan:institution
loan:applicants/435
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/435
loan:credit_history/435
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/435
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state AL
ln:attr_annual_inc 31000.0
ln:attr_application_type Individual
ln:attr_emp_length 3 years
ln:attr_emp_title Carrier
ln:attr_home_ownership OWN
ln:attr_loan_amnt 3775.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 352xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line May-2012
ln:attr_mort_acc 0.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 2068.0
ln:attr_revol_util 39.0
ln:created_at 2026-03-20T15:23:50.981162
prov:type ln:FICOScore
ln:created_at 2026-03-19T23:13:36.751575
ln:fico_range_high 684.0
ln:fico_range_low 680.0
ex:machine/950d29f79691
ex:process_application/435
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 2026-03-22T03:07:41.452547
prov:endTime 2026-03-22T03:07:41.454061
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/435
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_AL 1.0
ln:attr_dti 29.0
ln:attr_earliest_cr_line 2012.0
ln:attr_emp_length 3.0
ln:attr_fico_score 682.0
ln:attr_home_ownership_OWN 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 123.43
ln:attr_int_rate 10.91
ln:attr_loan_amnt 3775.0
ln:attr_log_annual_inc 4.491375703107734
ln:attr_log_revol_bal 3.3157604906657347
ln:attr_open_acc 10.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 39.0
ln:attr_sub_grade_B4 1.0
ln:attr_term 36.0
ln:attr_total_acc 11.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/435
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2026-03-22T03:07:41.452870
prov:endTime 2026-03-22T03:07:41.453856
wasDerivedFrom
ex:recommendation/435
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.16037681438046716
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/435/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved