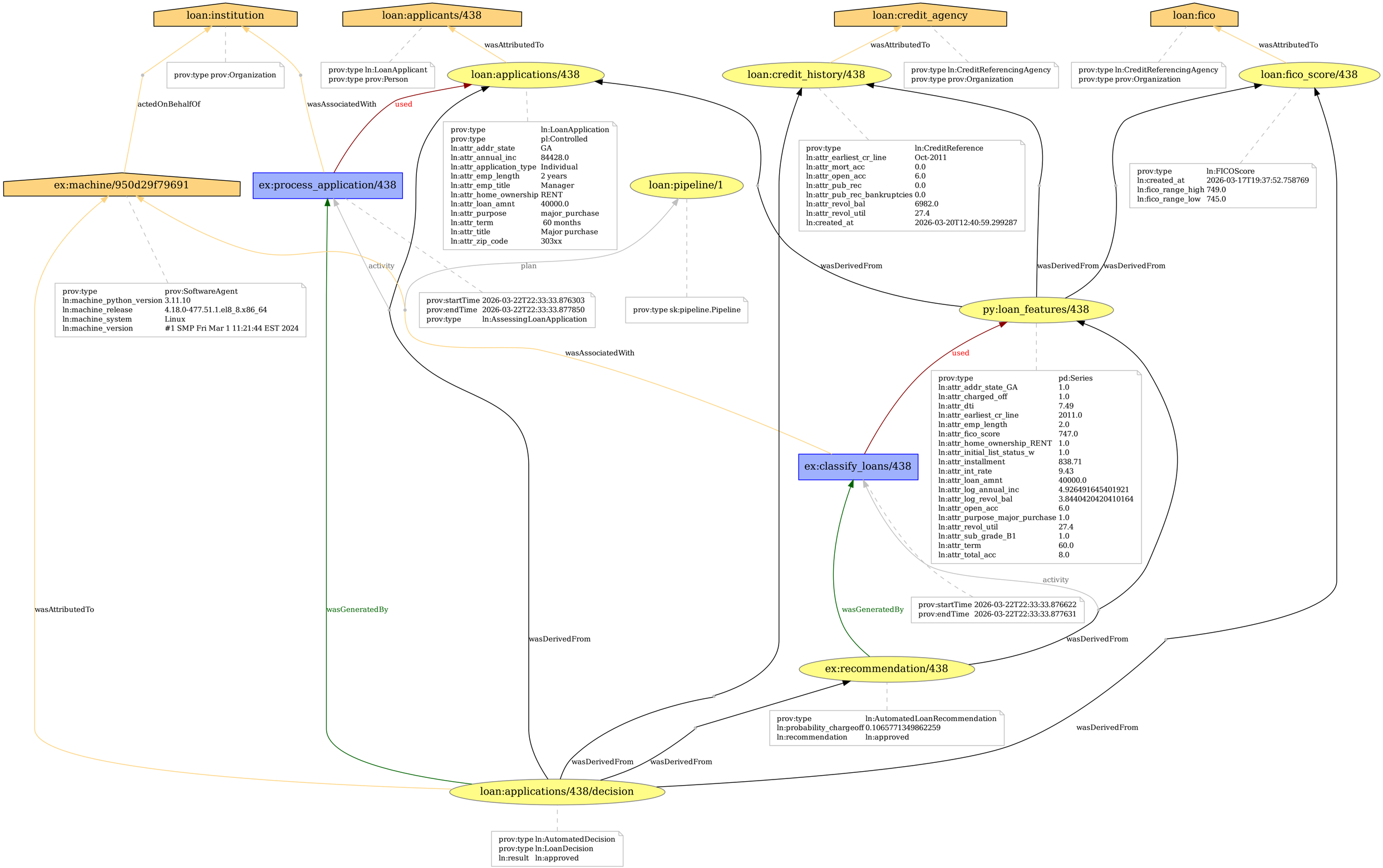
loan:institution
loan:applicants/438
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/438
loan:credit_history/438
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/438
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state GA
ln:attr_annual_inc 84428.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Manager
ln:attr_home_ownership RENT
ln:attr_loan_amnt 40000.0
ln:attr_purpose major_purchase
ln:attr_term 60 months
ln:attr_title Major purchase
ln:attr_zip_code 303xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2011
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 6982.0
ln:attr_revol_util 27.4
ln:created_at 2026-03-20T12:40:59.299287
prov:type ln:FICOScore
ln:created_at 2026-03-17T19:37:52.758769
ln:fico_range_high 749.0
ln:fico_range_low 745.0
ex:machine/950d29f79691
ex:process_application/438
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 2026-03-22T22:33:33.876303
prov:endTime 2026-03-22T22:33:33.877850
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/438
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_GA 1.0
ln:attr_charged_off 1.0
ln:attr_dti 7.49
ln:attr_earliest_cr_line 2011.0
ln:attr_emp_length 2.0
ln:attr_fico_score 747.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 838.71
ln:attr_int_rate 9.43
ln:attr_loan_amnt 40000.0
ln:attr_log_annual_inc 4.926491645401921
ln:attr_log_revol_bal 3.8440420420410164
ln:attr_open_acc 6.0
ln:attr_purpose_major_purchase 1.0
ln:attr_revol_util 27.4
ln:attr_sub_grade_B1 1.0
ln:attr_term 60.0
ln:attr_total_acc 8.0
ex:classify_loans/438
activity
prov:startTime 2026-03-22T22:33:33.876622
prov:endTime 2026-03-22T22:33:33.877631
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
ex:recommendation/438
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.1065771349862259
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/438/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved