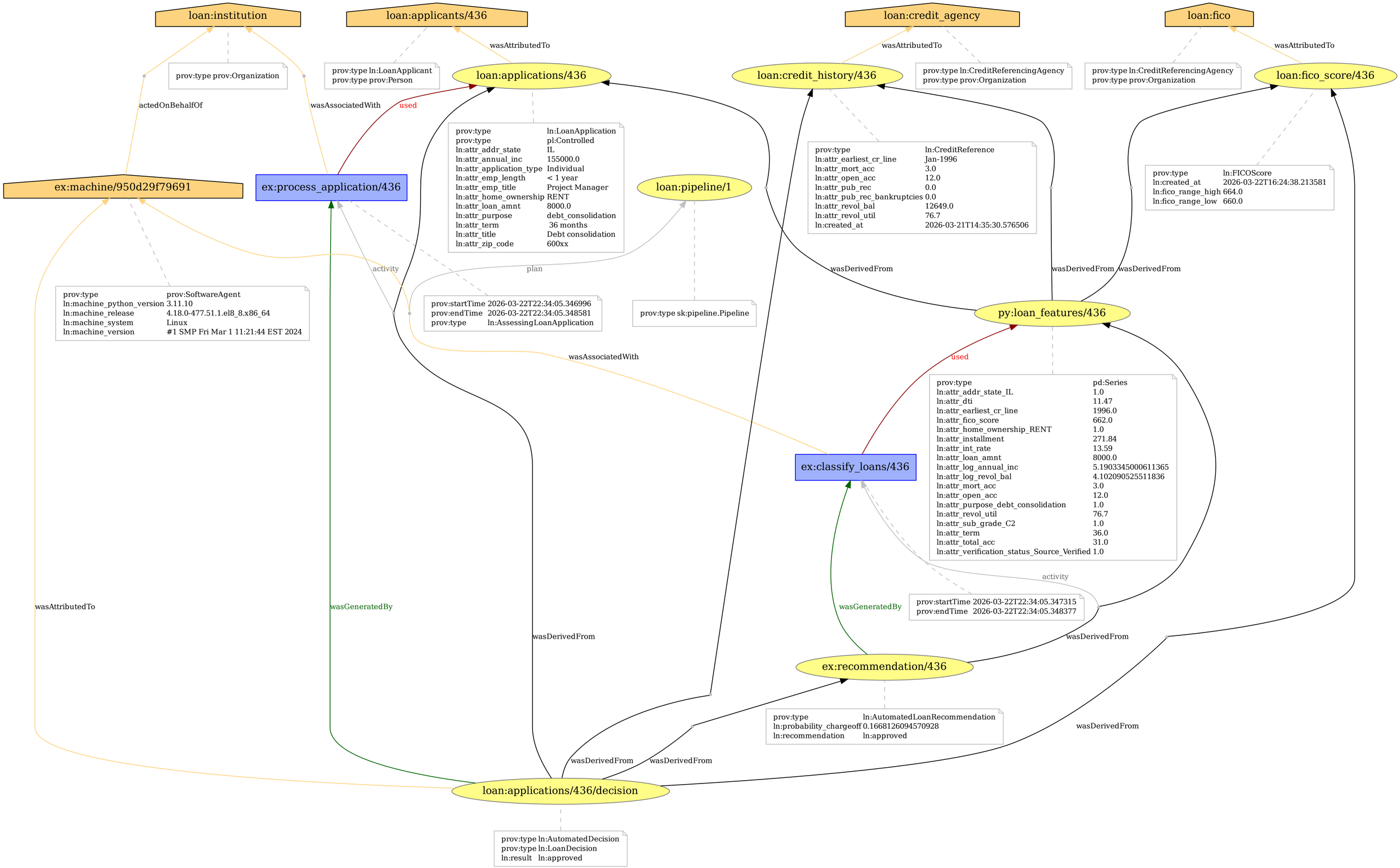
loan:institution
loan:applicants/436
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/436
loan:credit_history/436
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/436
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IL
ln:attr_annual_inc 155000.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title Project Manager
ln:attr_home_ownership RENT
ln:attr_loan_amnt 8000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 600xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jan-1996
ln:attr_mort_acc 3.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 12649.0
ln:attr_revol_util 76.7
ln:created_at 2026-03-21T14:35:30.576506
prov:type ln:FICOScore
ln:created_at 2026-03-22T16:24:38.213581
ln:fico_range_high 664.0
ln:fico_range_low 660.0
ex:machine/950d29f79691
ex:process_application/436
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 2026-03-22T22:34:05.346996
prov:endTime 2026-03-22T22:34:05.348581
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/436
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_IL 1.0
ln:attr_dti 11.47
ln:attr_earliest_cr_line 1996.0
ln:attr_fico_score 662.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 271.84
ln:attr_int_rate 13.59
ln:attr_loan_amnt 8000.0
ln:attr_log_annual_inc 5.1903345000611365
ln:attr_log_revol_bal 4.102090525511836
ln:attr_mort_acc 3.0
ln:attr_open_acc 12.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 76.7
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 31.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/436
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2026-03-22T22:34:05.347315
prov:endTime 2026-03-22T22:34:05.348377
wasDerivedFrom
ex:recommendation/436
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.1668126094570928
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/436/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved