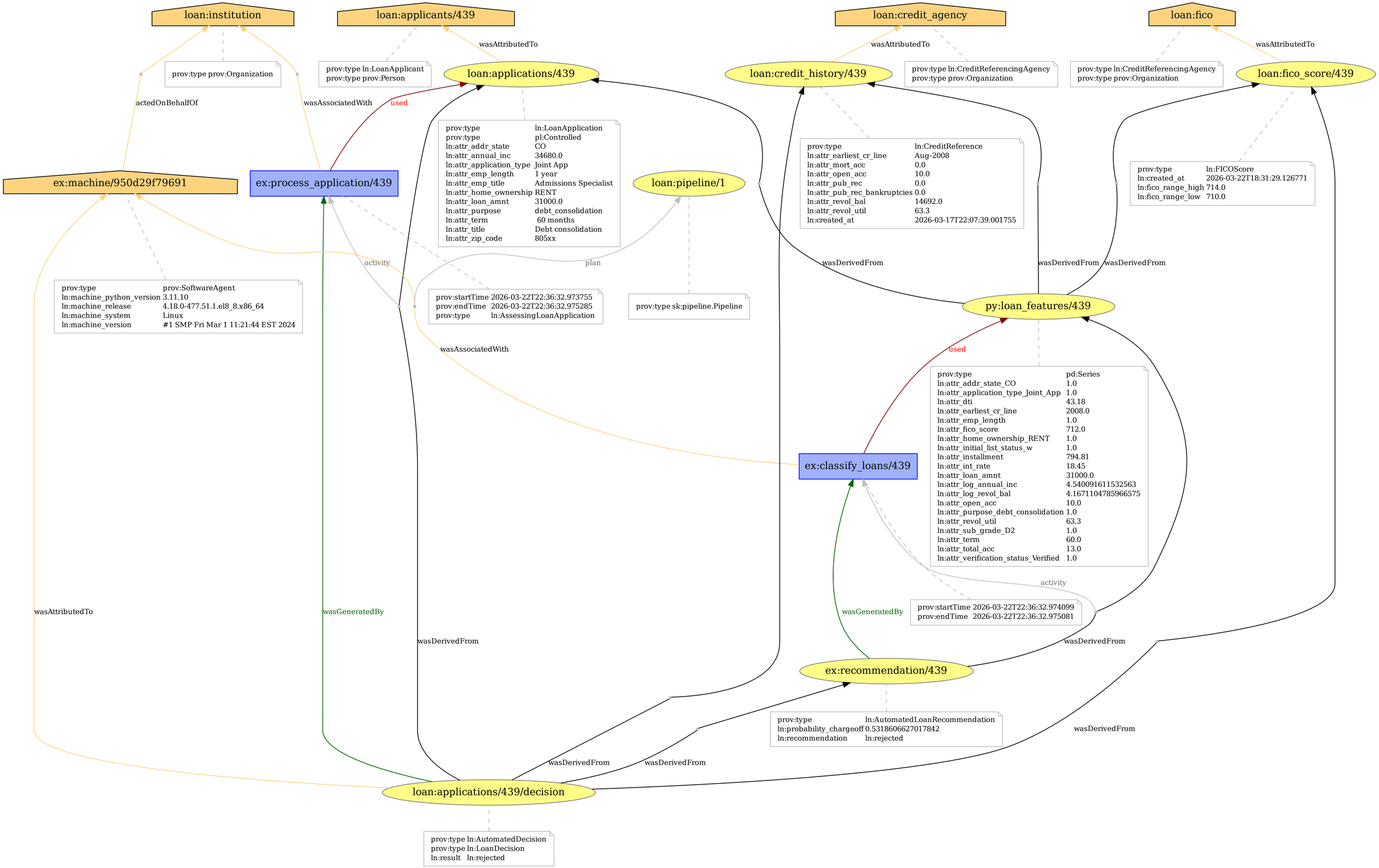
loan:institution
loan:applicants/439
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/439
loan:credit_history/439
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/439
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CO
ln:attr_annual_inc 34680.0
ln:attr_application_type Joint App
ln:attr_emp_length 1 year
ln:attr_emp_title Admissions Specialist
ln:attr_home_ownership RENT
ln:attr_loan_amnt 31000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 805xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-2008
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 14692.0
ln:attr_revol_util 63.3
ln:created_at 2026-03-17T22:07:39.001755
prov:type ln:FICOScore
ln:created_at 2026-03-22T18:31:29.126771
ln:fico_range_high 714.0
ln:fico_range_low 710.0
ex:machine/950d29f79691
ex:process_application/439
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 2026-03-22T22:36:32.973755
prov:endTime 2026-03-22T22:36:32.975285
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/439
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CO 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 43.18
ln:attr_earliest_cr_line 2008.0
ln:attr_emp_length 1.0
ln:attr_fico_score 712.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 794.81
ln:attr_int_rate 18.45
ln:attr_loan_amnt 31000.0
ln:attr_log_annual_inc 4.540091611532563
ln:attr_log_revol_bal 4.1671104785966575
ln:attr_open_acc 10.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 63.3
ln:attr_sub_grade_D2 1.0
ln:attr_term 60.0
ln:attr_total_acc 13.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/439
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2026-03-22T22:36:32.974099
prov:endTime 2026-03-22T22:36:32.975081
wasDerivedFrom
ex:recommendation/439
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.5318606627017842
ln:recommendation ln:rejected
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/439/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:rejected