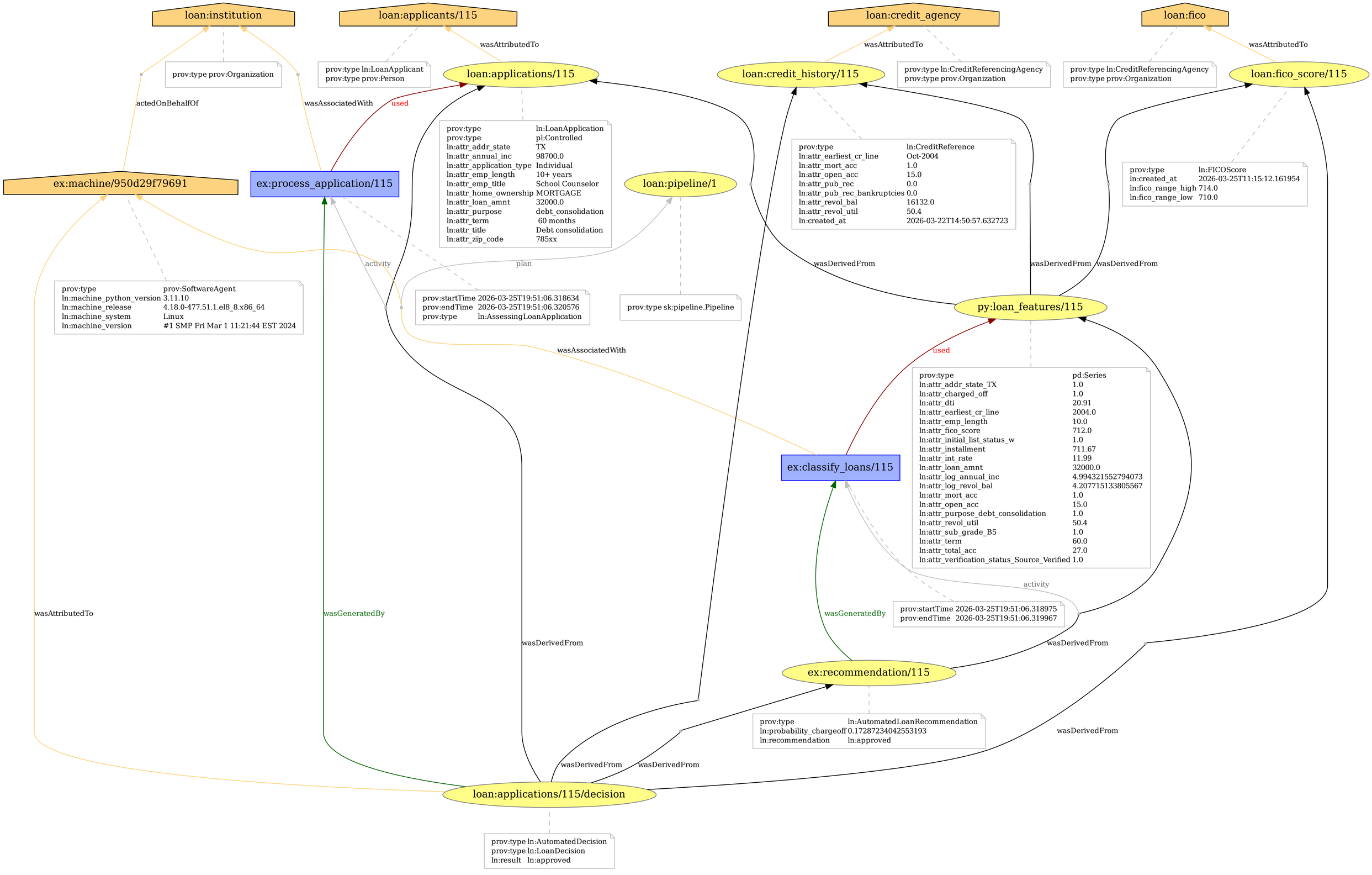
loan:institution
loan:applicants/115
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/115
loan:credit_history/115
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/115
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state TX
ln:attr_annual_inc 98700.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title School Counselor
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 32000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 785xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2004
ln:attr_mort_acc 1.0
ln:attr_open_acc 15.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 16132.0
ln:attr_revol_util 50.4
ln:created_at 2026-03-22T14:50:57.632723
prov:type ln:FICOScore
ln:created_at 2026-03-25T11:15:12.161954
ln:fico_range_high 714.0
ln:fico_range_low 710.0
ex:machine/950d29f79691
ex:process_application/115
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 2026-03-25T19:51:06.318634
prov:endTime 2026-03-25T19:51:06.320576
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/115
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_TX 1.0
ln:attr_charged_off 1.0
ln:attr_dti 20.91
ln:attr_earliest_cr_line 2004.0
ln:attr_emp_length 10.0
ln:attr_fico_score 712.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 711.67
ln:attr_int_rate 11.99
ln:attr_loan_amnt 32000.0
ln:attr_log_annual_inc 4.994321552794073
ln:attr_log_revol_bal 4.207715133805567
ln:attr_mort_acc 1.0
ln:attr_open_acc 15.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 50.4
ln:attr_sub_grade_B5 1.0
ln:attr_term 60.0
ln:attr_total_acc 27.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/115
activity
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
prov:startTime 2026-03-25T19:51:06.318975
prov:endTime 2026-03-25T19:51:06.319967
wasDerivedFrom
wasDerivedFrom
ex:recommendation/115
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.17287234042553193
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/115/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved