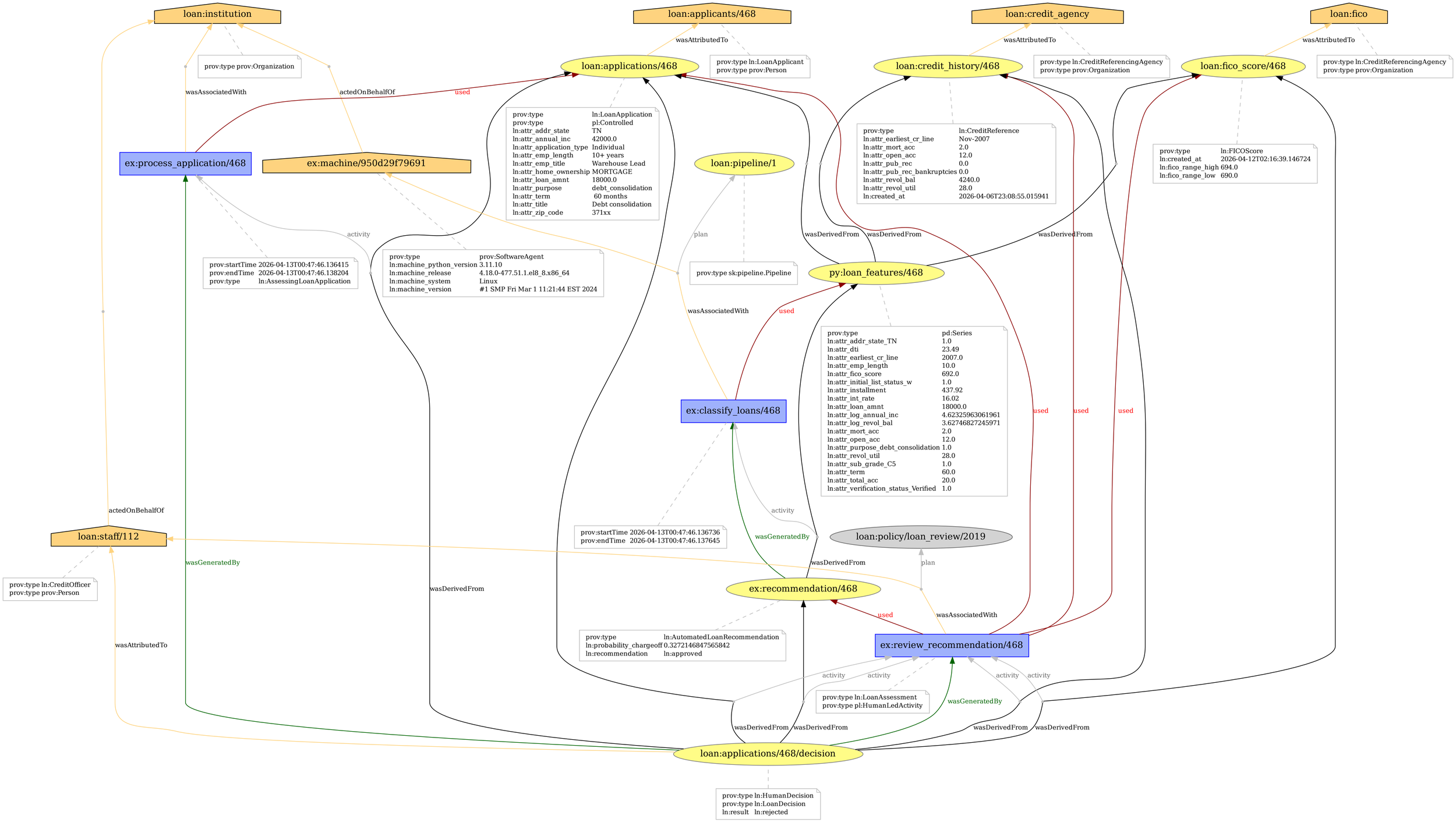
loan:institution
loan:applicants/468
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/468
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/468
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/468
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state TN
ln:attr_annual_inc 42000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Warehouse Lead
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 18000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 371xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Nov-2007
ln:attr_mort_acc 2.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 4240.0
ln:attr_revol_util 28.0
ln:created_at 2026-04-06T23:08:55.015941
prov:type ln:FICOScore
ln:created_at 2026-04-12T02:16:39.146724
ln:fico_range_high 694.0
ln:fico_range_low 690.0
ex:process_application/468
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
prov:startTime 2026-04-13T00:47:46.136415
prov:endTime 2026-04-13T00:47:46.138204
prov:type ln:AssessingLoanApplication
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:type sk:pipeline.Pipeline
py:loan_features/468
wasAssociatedWith
prov:type pd:Series
ln:attr_addr_state_TN 1.0
ln:attr_dti 23.49
ln:attr_earliest_cr_line 2007.0
ln:attr_emp_length 10.0
ln:attr_fico_score 692.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 437.92
ln:attr_int_rate 16.02
ln:attr_loan_amnt 18000.0
ln:attr_log_annual_inc 4.62325963061961
ln:attr_log_revol_bal 3.62746827245971
ln:attr_mort_acc 2.0
ln:attr_open_acc 12.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 28.0
ln:attr_sub_grade_C5 1.0
ln:attr_term 60.0
ln:attr_total_acc 20.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/468
actedOnBehalfOf
loan:staff/112
prov:type ln:CreditOfficer
prov:type prov:Person
wasAttributedTo
wasGeneratedBy
prov:startTime 2026-04-13T00:47:46.136736
prov:endTime 2026-04-13T00:47:46.137645
loan:policy/loan_review/2019
ex:recommendation/468
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.3272146847565842
ln:recommendation ln:approved
ex:review_recommendation/468
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
loan:applications/468/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected