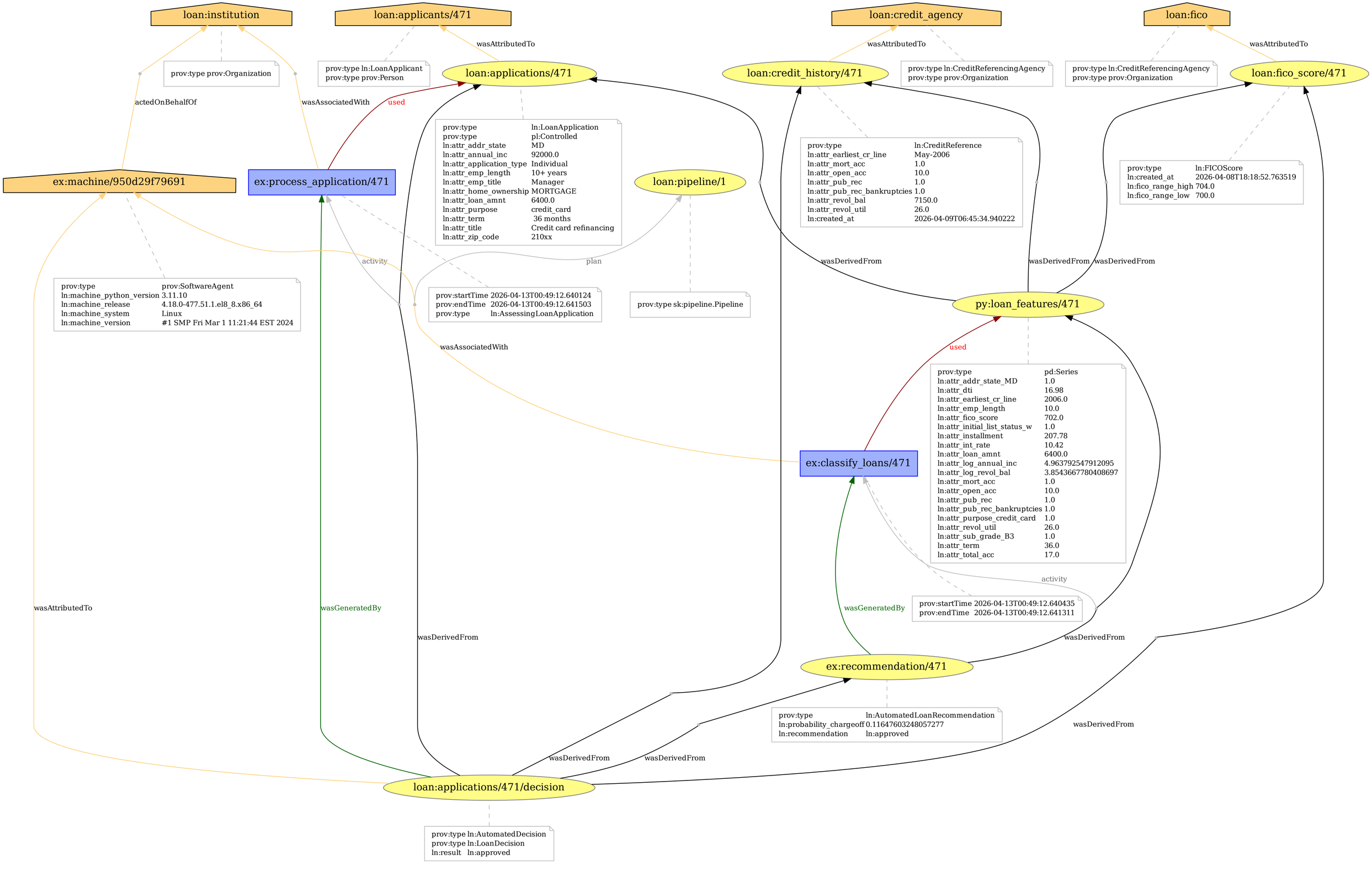
loan:institution
loan:applicants/471
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/471
loan:credit_history/471
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/471
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MD
ln:attr_annual_inc 92000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Manager
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 6400.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 210xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line May-2006
ln:attr_mort_acc 1.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 7150.0
ln:attr_revol_util 26.0
ln:created_at 2026-04-09T06:45:34.940222
prov:type ln:FICOScore
ln:created_at 2026-04-08T18:18:52.763519
ln:fico_range_high 704.0
ln:fico_range_low 700.0
ex:machine/950d29f79691
ex:process_application/471
loan:pipeline/1
activity
plan
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 2026-04-13T00:49:12.640124
prov:endTime 2026-04-13T00:49:12.641503
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
wasAssociatedWith
py:loan_features/471
used
prov:type pd:Series
ln:attr_addr_state_MD 1.0
ln:attr_dti 16.98
ln:attr_earliest_cr_line 2006.0
ln:attr_emp_length 10.0
ln:attr_fico_score 702.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 207.78
ln:attr_int_rate 10.42
ln:attr_loan_amnt 6400.0
ln:attr_log_annual_inc 4.963792547912095
ln:attr_log_revol_bal 3.8543667780408697
ln:attr_mort_acc 1.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 26.0
ln:attr_sub_grade_B3 1.0
ln:attr_term 36.0
ln:attr_total_acc 17.0
ex:classify_loans/471
activity
prov:startTime 2026-04-13T00:49:12.640435
prov:endTime 2026-04-13T00:49:12.641311
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
ex:recommendation/471
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.11647603248057277
ln:recommendation ln:approved
loan:applications/471/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved