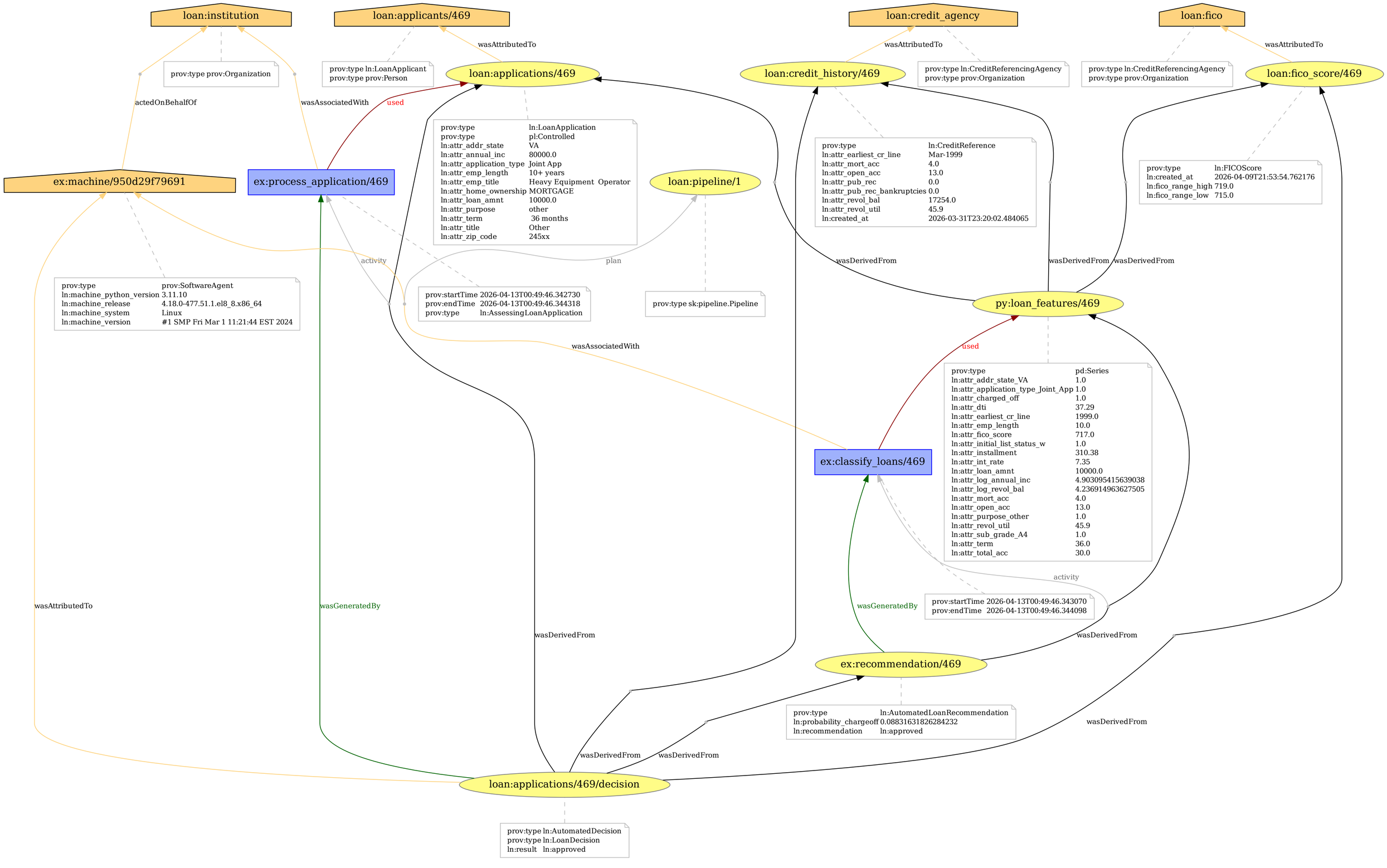
loan:institution
loan:applicants/469
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/469
loan:credit_history/469
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/469
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state VA
ln:attr_annual_inc 80000.0
ln:attr_application_type Joint App
ln:attr_emp_length 10+ years
ln:attr_emp_title Heavy Equipment Operator
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 10000.0
ln:attr_purpose other
ln:attr_term 36 months
ln:attr_title Other
ln:attr_zip_code 245xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Mar-1999
ln:attr_mort_acc 4.0
ln:attr_open_acc 13.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 17254.0
ln:attr_revol_util 45.9
ln:created_at 2026-03-31T23:20:02.484065
prov:type ln:FICOScore
ln:created_at 2026-04-09T21:53:54.762176
ln:fico_range_high 719.0
ln:fico_range_low 715.0
ex:machine/950d29f79691
ex:process_application/469
loan:pipeline/1
activity
plan
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 2026-04-13T00:49:46.342730
prov:endTime 2026-04-13T00:49:46.344318
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasAssociatedWith
py:loan_features/469
used
prov:type pd:Series
ln:attr_addr_state_VA 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_charged_off 1.0
ln:attr_dti 37.29
ln:attr_earliest_cr_line 1999.0
ln:attr_emp_length 10.0
ln:attr_fico_score 717.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 310.38
ln:attr_int_rate 7.35
ln:attr_loan_amnt 10000.0
ln:attr_log_annual_inc 4.903095415639038
ln:attr_log_revol_bal 4.236914963627505
ln:attr_mort_acc 4.0
ln:attr_open_acc 13.0
ln:attr_purpose_other 1.0
ln:attr_revol_util 45.9
ln:attr_sub_grade_A4 1.0
ln:attr_term 36.0
ln:attr_total_acc 30.0
ex:classify_loans/469
activity
prov:startTime 2026-04-13T00:49:46.343070
prov:endTime 2026-04-13T00:49:46.344098
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
ex:recommendation/469
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.08831631826284232
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/469/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved