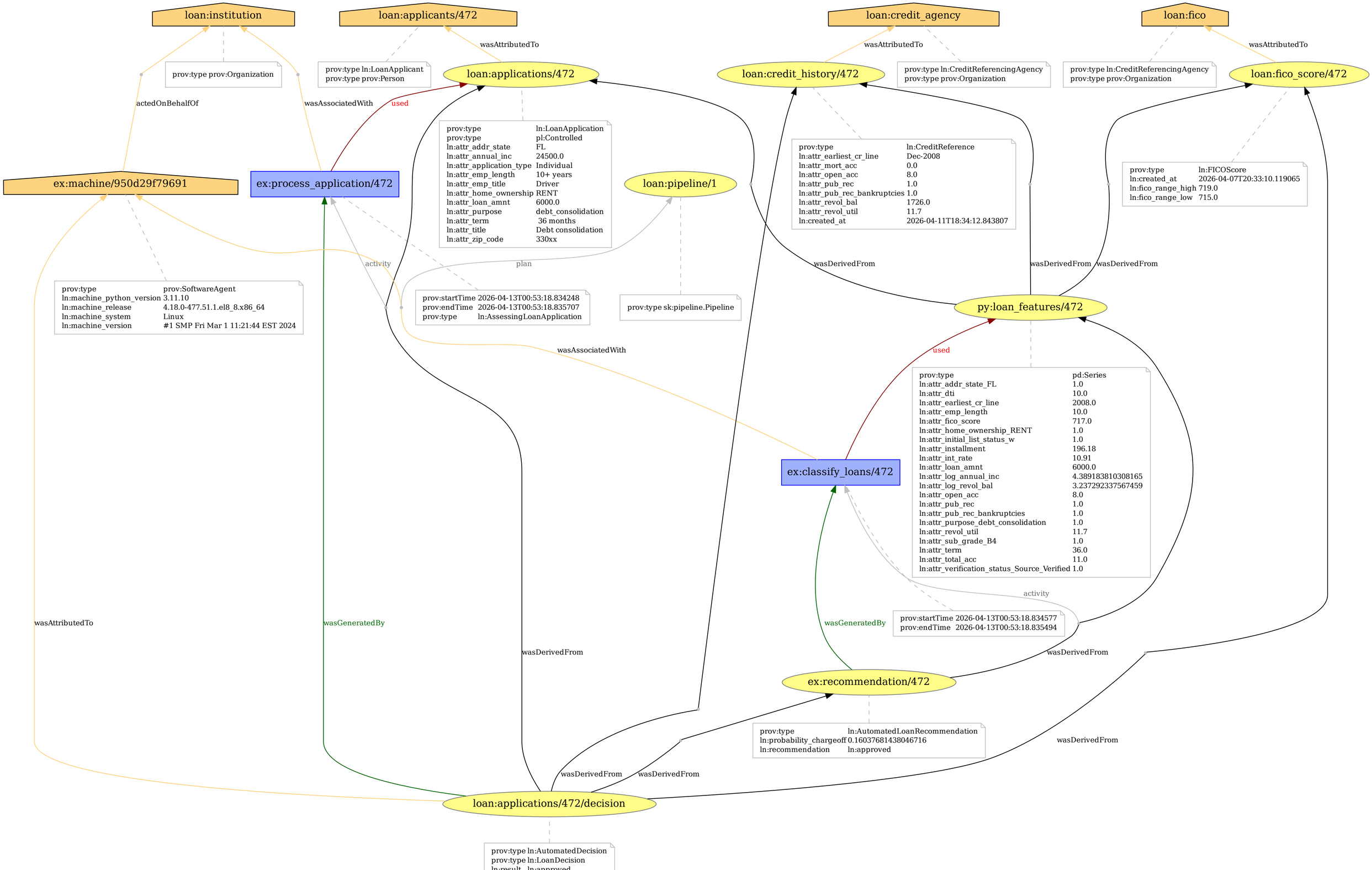
loan:institution
loan:applicants/472
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/472
loan:credit_history/472
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/472
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state FL
ln:attr_annual_inc 24500.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Driver
ln:attr_home_ownership RENT
ln:attr_loan_amnt 6000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 330xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Dec-2008
ln:attr_mort_acc 0.0
ln:attr_open_acc 8.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 1726.0
ln:attr_revol_util 11.7
ln:created_at 2026-04-11T18:34:12.843807
prov:type ln:FICOScore
ln:created_at 2026-04-07T20:33:10.119065
ln:fico_range_high 719.0
ln:fico_range_low 715.0
ex:machine/950d29f79691
ex:process_application/472
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 2026-04-13T00:53:18.834248
prov:endTime 2026-04-13T00:53:18.835707
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/472
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_FL 1.0
ln:attr_dti 10.0
ln:attr_earliest_cr_line 2008.0
ln:attr_emp_length 10.0
ln:attr_fico_score 717.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 196.18
ln:attr_int_rate 10.91
ln:attr_loan_amnt 6000.0
ln:attr_log_annual_inc 4.389183810308165
ln:attr_log_revol_bal 3.237292337567459
ln:attr_open_acc 8.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 11.7
ln:attr_sub_grade_B4 1.0
ln:attr_term 36.0
ln:attr_total_acc 11.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/472
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2026-04-13T00:53:18.834577
prov:endTime 2026-04-13T00:53:18.835494
wasDerivedFrom
ex:recommendation/472
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.16037681438046716
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/472/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved