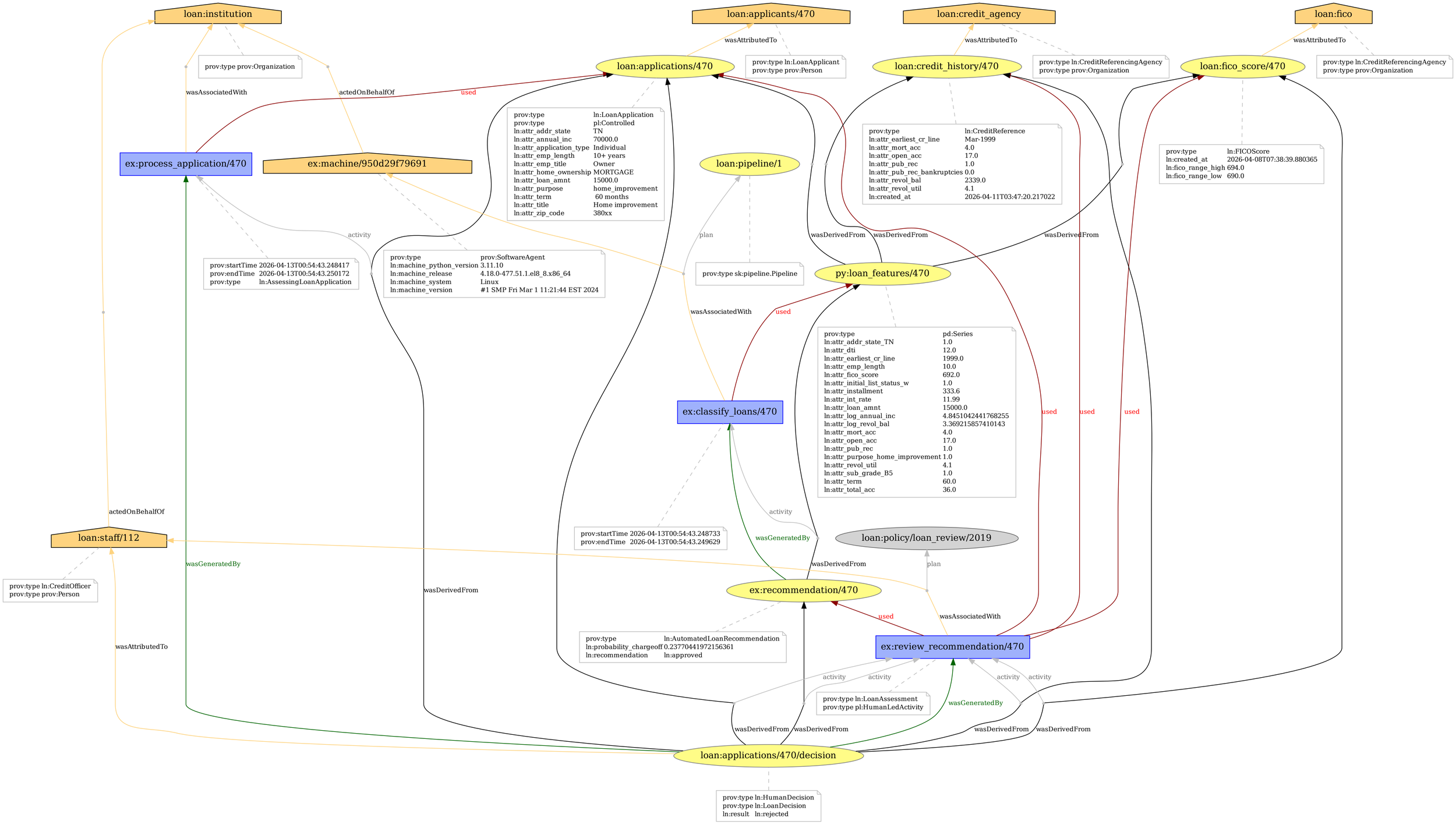
loan:institution
loan:applicants/470
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/470
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/470
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/470
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state TN
ln:attr_annual_inc 70000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Owner
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 15000.0
ln:attr_purpose home_improvement
ln:attr_term 60 months
ln:attr_title Home improvement
ln:attr_zip_code 380xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Mar-1999
ln:attr_mort_acc 4.0
ln:attr_open_acc 17.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 2339.0
ln:attr_revol_util 4.1
ln:created_at 2026-04-11T03:47:20.217022
prov:type ln:FICOScore
ln:created_at 2026-04-08T07:38:39.880365
ln:fico_range_high 694.0
ln:fico_range_low 690.0
ex:process_application/470
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2026-04-13T00:54:43.248417
prov:endTime 2026-04-13T00:54:43.250172
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/470
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_TN 1.0
ln:attr_dti 12.0
ln:attr_earliest_cr_line 1999.0
ln:attr_emp_length 10.0
ln:attr_fico_score 692.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 333.6
ln:attr_int_rate 11.99
ln:attr_loan_amnt 15000.0
ln:attr_log_annual_inc 4.8451042441768255
ln:attr_log_revol_bal 3.369215857410143
ln:attr_mort_acc 4.0
ln:attr_open_acc 17.0
ln:attr_pub_rec 1.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 4.1
ln:attr_sub_grade_B5 1.0
ln:attr_term 60.0
ln:attr_total_acc 36.0
used
used
used
ex:classify_loans/470
activity
wasGeneratedBy
prov:startTime 2026-04-13T00:54:43.248733
prov:endTime 2026-04-13T00:54:43.249629
loan:policy/loan_review/2019
plan
actedOnBehalfOf
loan:staff/112
wasGeneratedBy
wasDerivedFrom
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/470
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.23770441972156361
ln:recommendation ln:approved
ex:review_recommendation/470
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasAttributedTo
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/470/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected