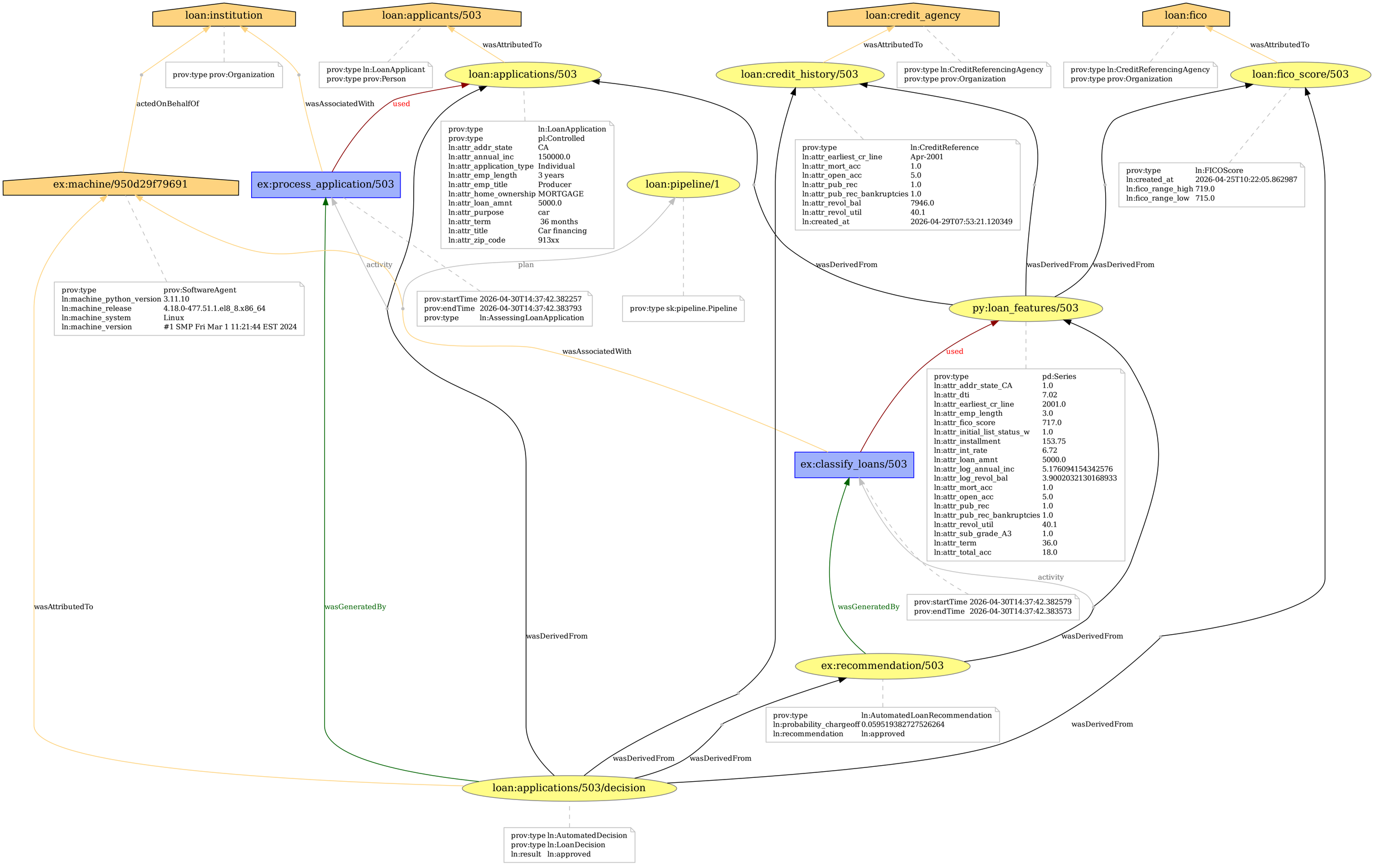
loan:institution
loan:applicants/503
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
wasAttributedTo
wasAttributedTo
actedOnBehalfOf
wasAssociatedWith
used
loan:applications/503
loan:credit_history/503
loan:fico_score/503
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 150000.0
ln:attr_application_type Individual
ln:attr_emp_length 3 years
ln:attr_emp_title Producer
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 5000.0
ln:attr_purpose car
ln:attr_term 36 months
ln:attr_title Car financing
ln:attr_zip_code 913xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Apr-2001
ln:attr_mort_acc 1.0
ln:attr_open_acc 5.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 7946.0
ln:attr_revol_util 40.1
ln:created_at 2026-04-29T07:53:21.120349
prov:type ln:FICOScore
ln:created_at 2026-04-25T10:22:05.862987
ln:fico_range_high 719.0
ln:fico_range_low 715.0
ex:machine/950d29f79691
ex:process_application/503
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 2026-04-30T14:37:42.382257
prov:endTime 2026-04-30T14:37:42.383793
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/503
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 7.02
ln:attr_earliest_cr_line 2001.0
ln:attr_emp_length 3.0
ln:attr_fico_score 717.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 153.75
ln:attr_int_rate 6.72
ln:attr_loan_amnt 5000.0
ln:attr_log_annual_inc 5.176094154342576
ln:attr_log_revol_bal 3.9002032130168933
ln:attr_mort_acc 1.0
ln:attr_open_acc 5.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_util 40.1
ln:attr_sub_grade_A3 1.0
ln:attr_term 36.0
ln:attr_total_acc 18.0
ex:classify_loans/503
activity
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
prov:startTime 2026-04-30T14:37:42.382579
prov:endTime 2026-04-30T14:37:42.383573
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
ex:recommendation/503
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.059519382727526264
ln:recommendation ln:approved
loan:applications/503/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved