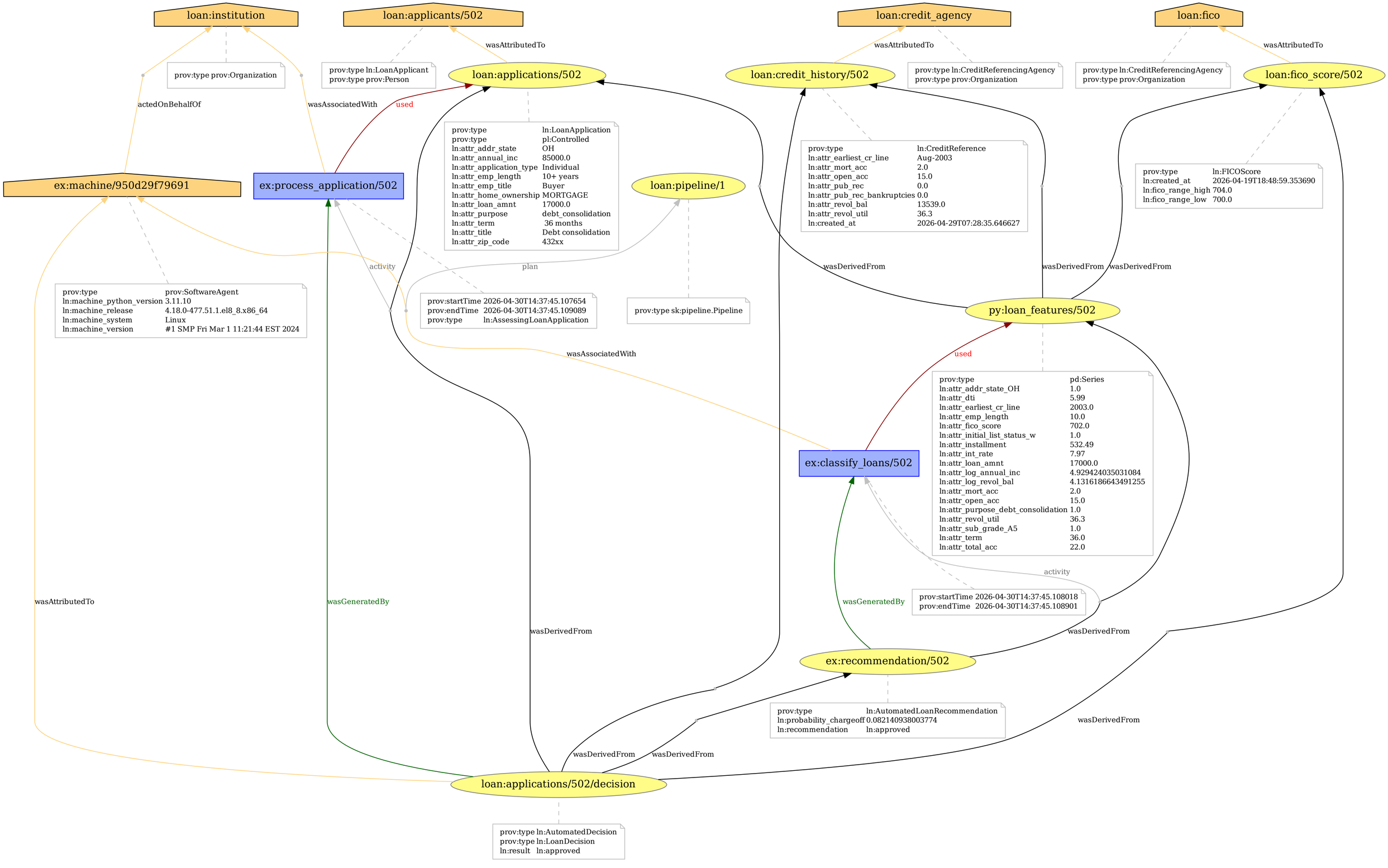
loan:institution
loan:applicants/502
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/502
loan:credit_history/502
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/502
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state OH
ln:attr_annual_inc 85000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Buyer
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 17000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 432xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-2003
ln:attr_mort_acc 2.0
ln:attr_open_acc 15.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 13539.0
ln:attr_revol_util 36.3
ln:created_at 2026-04-29T07:28:35.646627
prov:type ln:FICOScore
ln:created_at 2026-04-19T18:48:59.353690
ln:fico_range_high 704.0
ln:fico_range_low 700.0
ex:machine/950d29f79691
ex:process_application/502
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 2026-04-30T14:37:45.107654
prov:endTime 2026-04-30T14:37:45.109089
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/502
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_OH 1.0
ln:attr_dti 5.99
ln:attr_earliest_cr_line 2003.0
ln:attr_emp_length 10.0
ln:attr_fico_score 702.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 532.49
ln:attr_int_rate 7.97
ln:attr_loan_amnt 17000.0
ln:attr_log_annual_inc 4.929424035031084
ln:attr_log_revol_bal 4.1316186643491255
ln:attr_mort_acc 2.0
ln:attr_open_acc 15.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 36.3
ln:attr_sub_grade_A5 1.0
ln:attr_term 36.0
ln:attr_total_acc 22.0
ex:classify_loans/502
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2026-04-30T14:37:45.108018
prov:endTime 2026-04-30T14:37:45.108901
wasDerivedFrom
ex:recommendation/502
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.082140938003774
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/502/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved