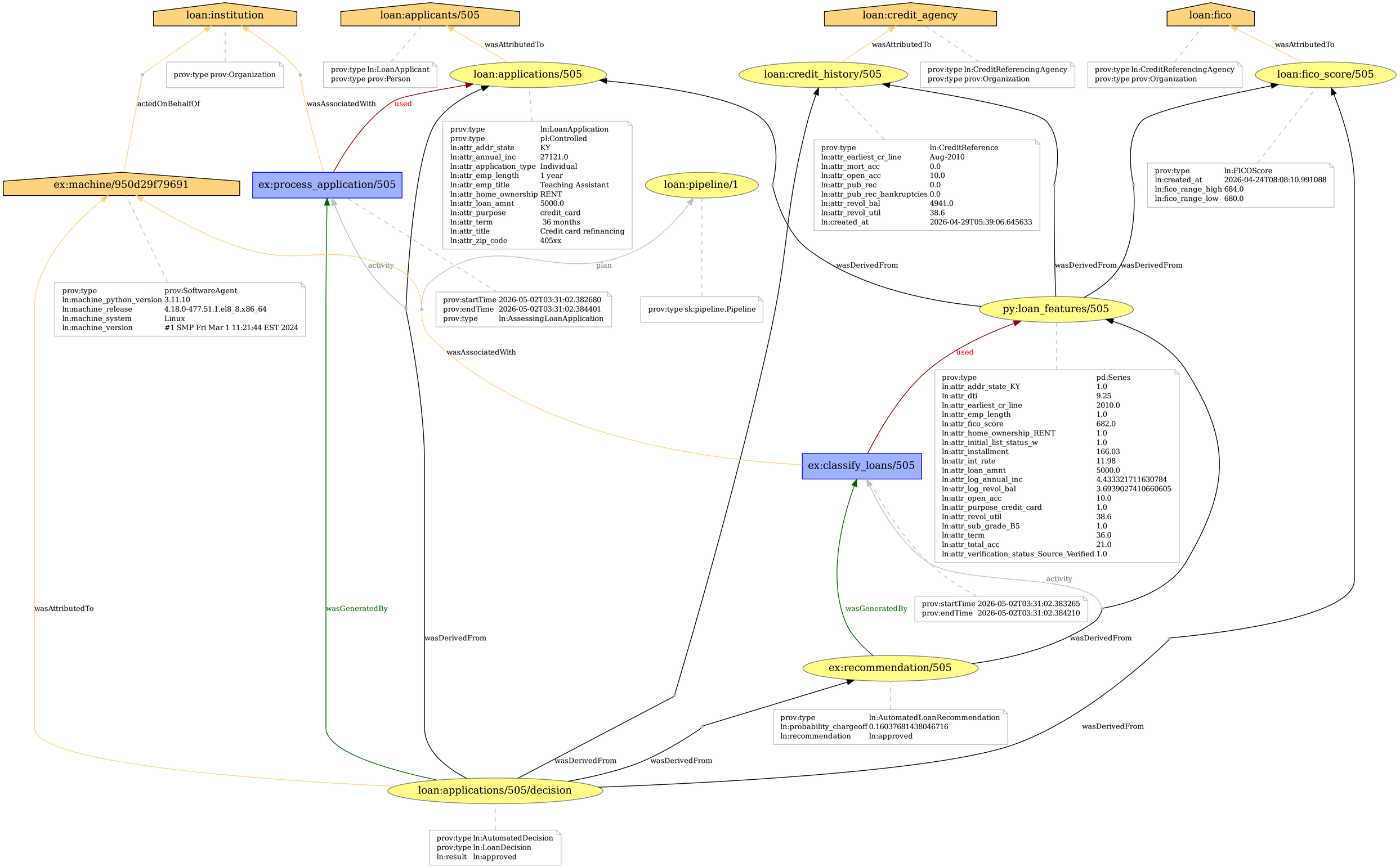
loan:institution
loan:applicants/505
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/505
loan:credit_history/505
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/505
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state KY
ln:attr_annual_inc 27121.0
ln:attr_application_type Individual
ln:attr_emp_length 1 year
ln:attr_emp_title Teaching Assistant
ln:attr_home_ownership RENT
ln:attr_loan_amnt 5000.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 405xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-2010
ln:attr_mort_acc 0.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 4941.0
ln:attr_revol_util 38.6
ln:created_at 2026-04-29T05:39:06.645633
prov:type ln:FICOScore
ln:created_at 2026-04-24T08:08:10.991088
ln:fico_range_high 684.0
ln:fico_range_low 680.0
ex:machine/950d29f79691
ex:process_application/505
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 2026-05-02T03:31:02.382680
prov:endTime 2026-05-02T03:31:02.384401
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/505
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_KY 1.0
ln:attr_dti 9.25
ln:attr_earliest_cr_line 2010.0
ln:attr_emp_length 1.0
ln:attr_fico_score 682.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 166.03
ln:attr_int_rate 11.98
ln:attr_loan_amnt 5000.0
ln:attr_log_annual_inc 4.433321711630784
ln:attr_log_revol_bal 3.6939027410660605
ln:attr_open_acc 10.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 38.6
ln:attr_sub_grade_B5 1.0
ln:attr_term 36.0
ln:attr_total_acc 21.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/505
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2026-05-02T03:31:02.383265
prov:endTime 2026-05-02T03:31:02.384210
wasDerivedFrom
ex:recommendation/505
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.16037681438046716
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/505/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved