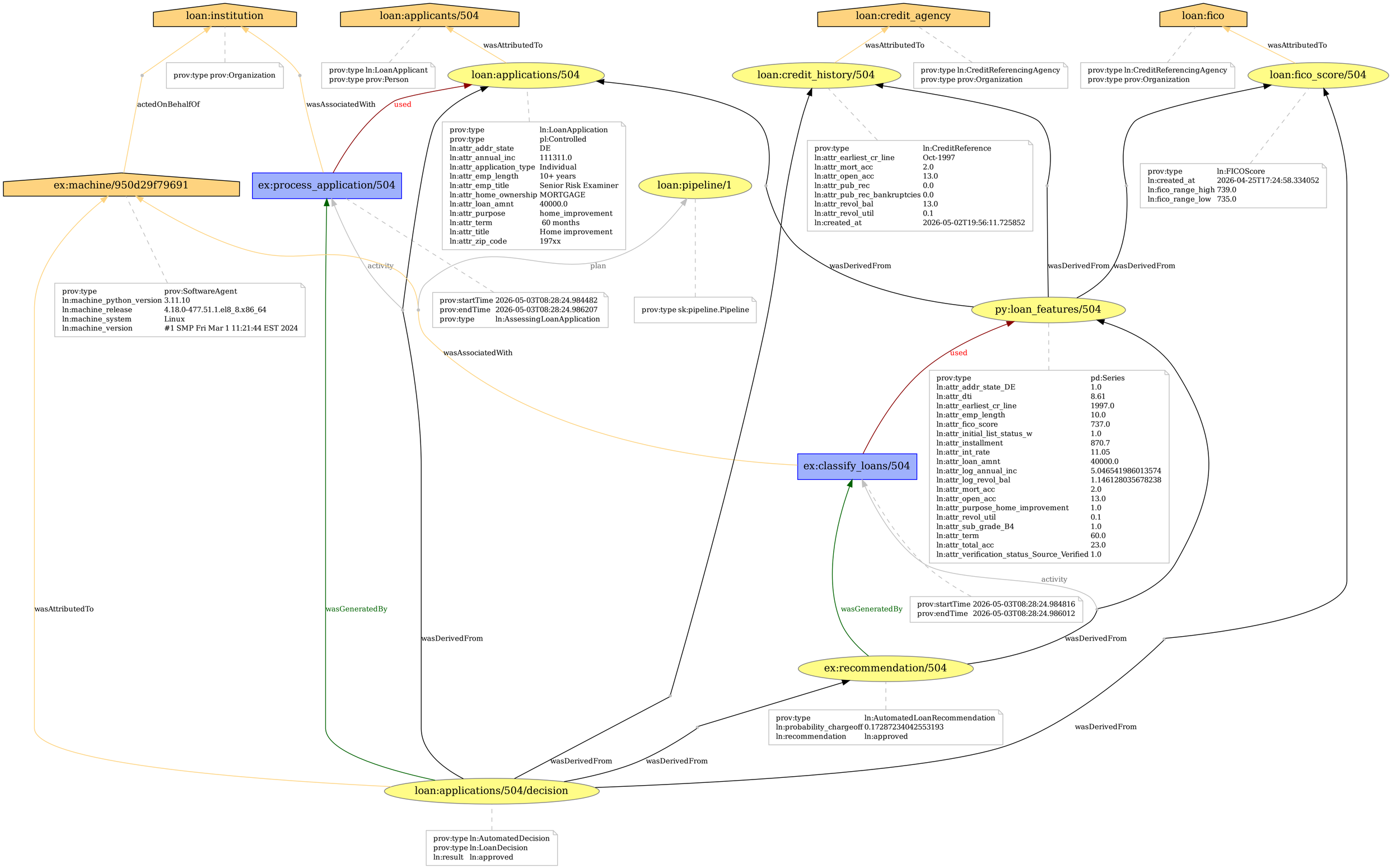
loan:institution
loan:applicants/504
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/504
loan:credit_history/504
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/504
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state DE
ln:attr_annual_inc 111311.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Senior Risk Examiner
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 40000.0
ln:attr_purpose home_improvement
ln:attr_term 60 months
ln:attr_title Home improvement
ln:attr_zip_code 197xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-1997
ln:attr_mort_acc 2.0
ln:attr_open_acc 13.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 13.0
ln:attr_revol_util 0.1
ln:created_at 2026-05-02T19:56:11.725852
prov:type ln:FICOScore
ln:created_at 2026-04-25T17:24:58.334052
ln:fico_range_high 739.0
ln:fico_range_low 735.0
ex:machine/950d29f79691
ex:process_application/504
loan:pipeline/1
activity
plan
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 2026-05-03T08:28:24.984482
prov:endTime 2026-05-03T08:28:24.986207
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasAssociatedWith
py:loan_features/504
used
prov:type pd:Series
ln:attr_addr_state_DE 1.0
ln:attr_dti 8.61
ln:attr_earliest_cr_line 1997.0
ln:attr_emp_length 10.0
ln:attr_fico_score 737.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 870.7
ln:attr_int_rate 11.05
ln:attr_loan_amnt 40000.0
ln:attr_log_annual_inc 5.046541986013574
ln:attr_log_revol_bal 1.146128035678238
ln:attr_mort_acc 2.0
ln:attr_open_acc 13.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 0.1
ln:attr_sub_grade_B4 1.0
ln:attr_term 60.0
ln:attr_total_acc 23.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/504
activity
prov:startTime 2026-05-03T08:28:24.984816
prov:endTime 2026-05-03T08:28:24.986012
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
ex:recommendation/504
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.17287234042553193
ln:recommendation ln:approved
loan:applications/504/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved