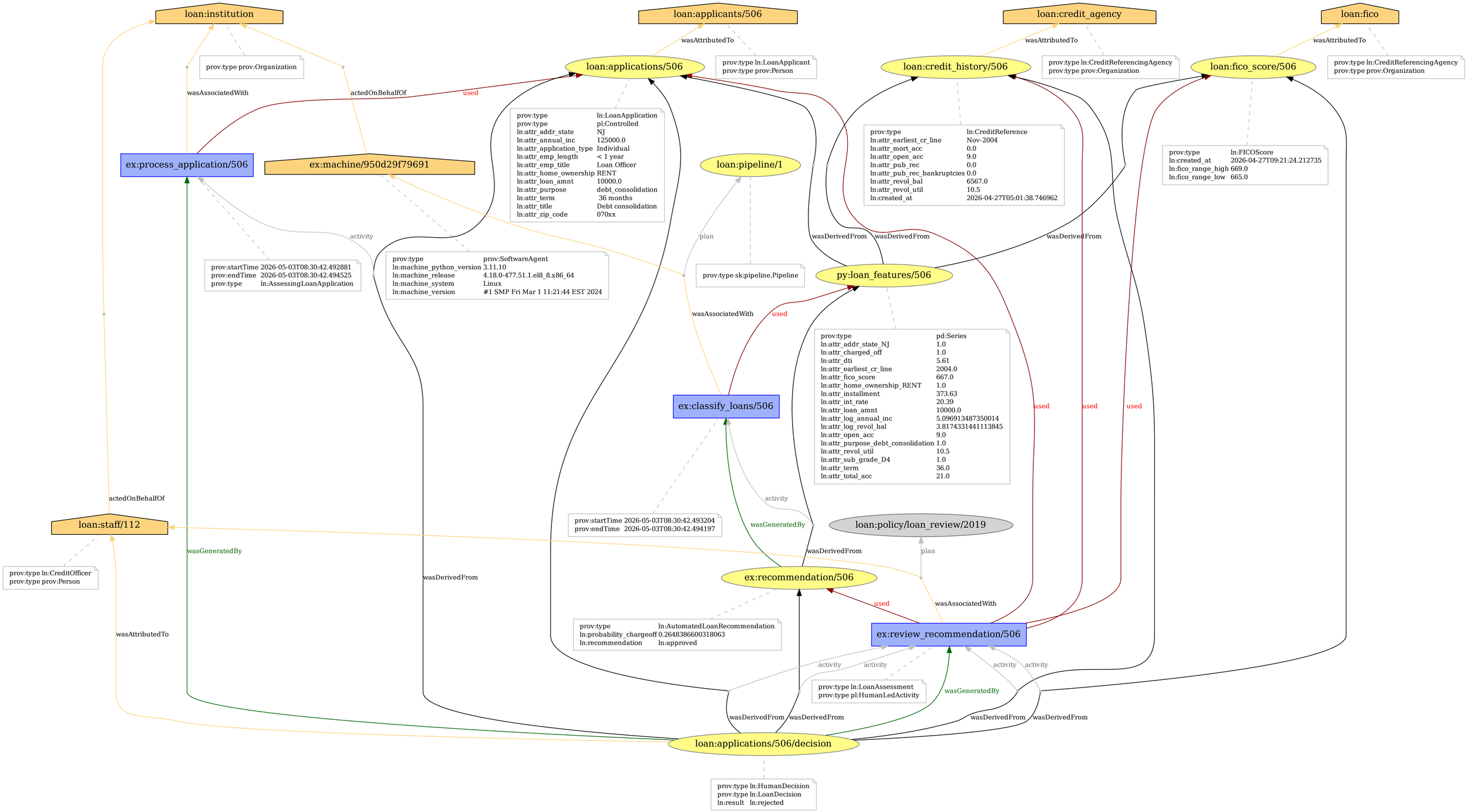
loan:institution
prov:type prov:Organization
loan:applicants/506
wasAttributedTo
loan:applications/506
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/506
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/506
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NJ
ln:attr_annual_inc 125000.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title Loan Officer
ln:attr_home_ownership RENT
ln:attr_loan_amnt 10000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 070xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Nov-2004
ln:attr_mort_acc 0.0
ln:attr_open_acc 9.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 6567.0
ln:attr_revol_util 10.5
ln:created_at 2026-04-27T05:01:38.746962
prov:type ln:FICOScore
ln:created_at 2026-04-27T09:21:24.212735
ln:fico_range_high 669.0
ln:fico_range_low 665.0
ex:process_application/506
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2026-05-03T08:30:42.492881
prov:endTime 2026-05-03T08:30:42.494525
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/506
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NJ 1.0
ln:attr_charged_off 1.0
ln:attr_dti 5.61
ln:attr_earliest_cr_line 2004.0
ln:attr_fico_score 667.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 373.63
ln:attr_int_rate 20.39
ln:attr_loan_amnt 10000.0
ln:attr_log_annual_inc 5.096913487350014
ln:attr_log_revol_bal 3.8174331441113845
ln:attr_open_acc 9.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 10.5
ln:attr_sub_grade_D4 1.0
ln:attr_term 36.0
ln:attr_total_acc 21.0
used
used
used
ex:classify_loans/506
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2026-05-03T08:30:42.493204
prov:endTime 2026-05-03T08:30:42.494197
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/506
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.2648386600318063
ln:recommendation ln:approved
ex:review_recommendation/506
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/506/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected