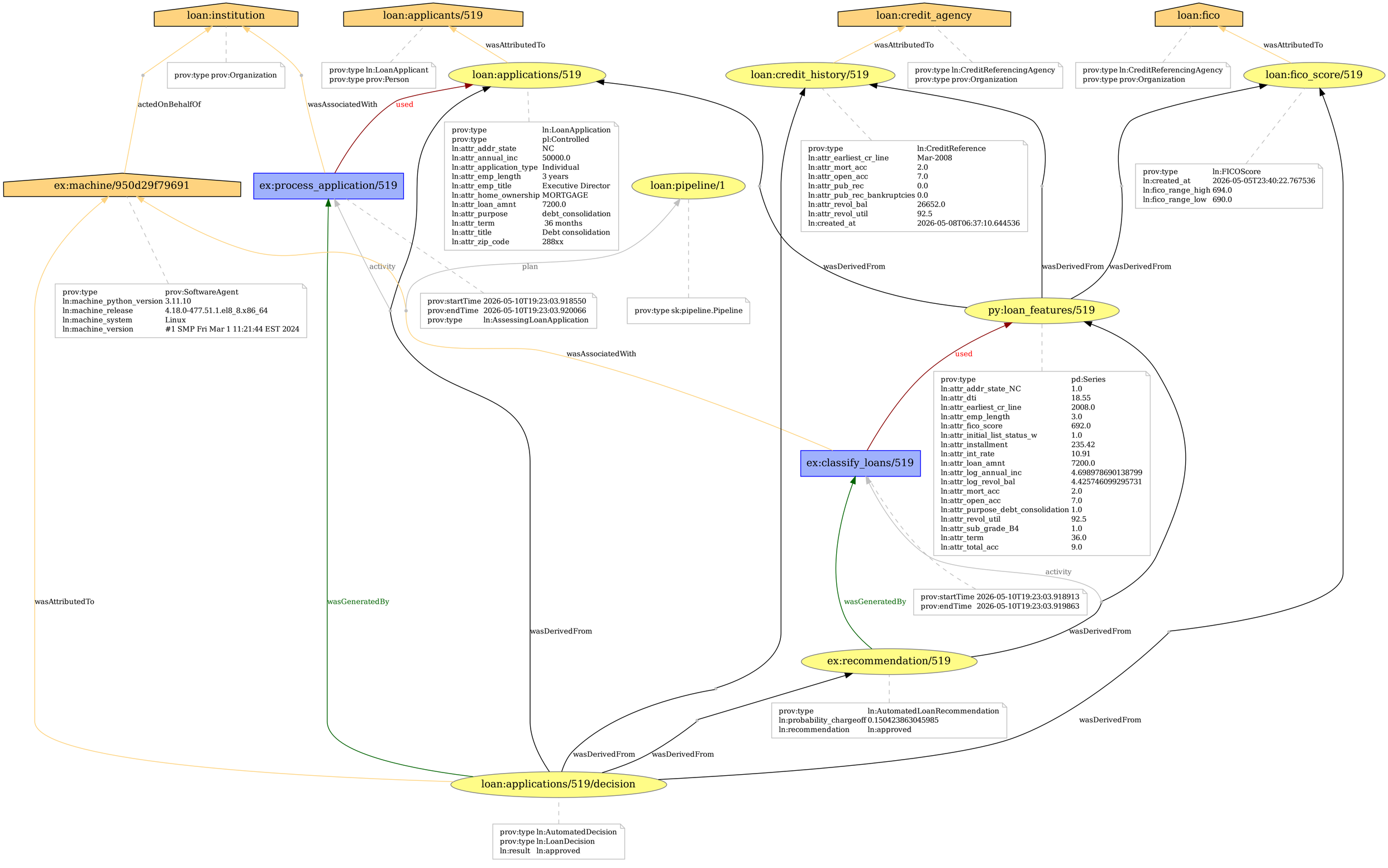
loan:institution
loan:applicants/519
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/519
loan:credit_history/519
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/519
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NC
ln:attr_annual_inc 50000.0
ln:attr_application_type Individual
ln:attr_emp_length 3 years
ln:attr_emp_title Executive Director
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 7200.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 288xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Mar-2008
ln:attr_mort_acc 2.0
ln:attr_open_acc 7.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 26652.0
ln:attr_revol_util 92.5
ln:created_at 2026-05-08T06:37:10.644536
prov:type ln:FICOScore
ln:created_at 2026-05-05T23:40:22.767536
ln:fico_range_high 694.0
ln:fico_range_low 690.0
ex:machine/950d29f79691
ex:process_application/519
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 2026-05-10T19:23:03.918550
prov:endTime 2026-05-10T19:23:03.920066
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/519
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NC 1.0
ln:attr_dti 18.55
ln:attr_earliest_cr_line 2008.0
ln:attr_emp_length 3.0
ln:attr_fico_score 692.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 235.42
ln:attr_int_rate 10.91
ln:attr_loan_amnt 7200.0
ln:attr_log_annual_inc 4.698978690138799
ln:attr_log_revol_bal 4.425746099295731
ln:attr_mort_acc 2.0
ln:attr_open_acc 7.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 92.5
ln:attr_sub_grade_B4 1.0
ln:attr_term 36.0
ln:attr_total_acc 9.0
ex:classify_loans/519
activity
prov:startTime 2026-05-10T19:23:03.918913
prov:endTime 2026-05-10T19:23:03.919863
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/519
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.150423863045985
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/519/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved