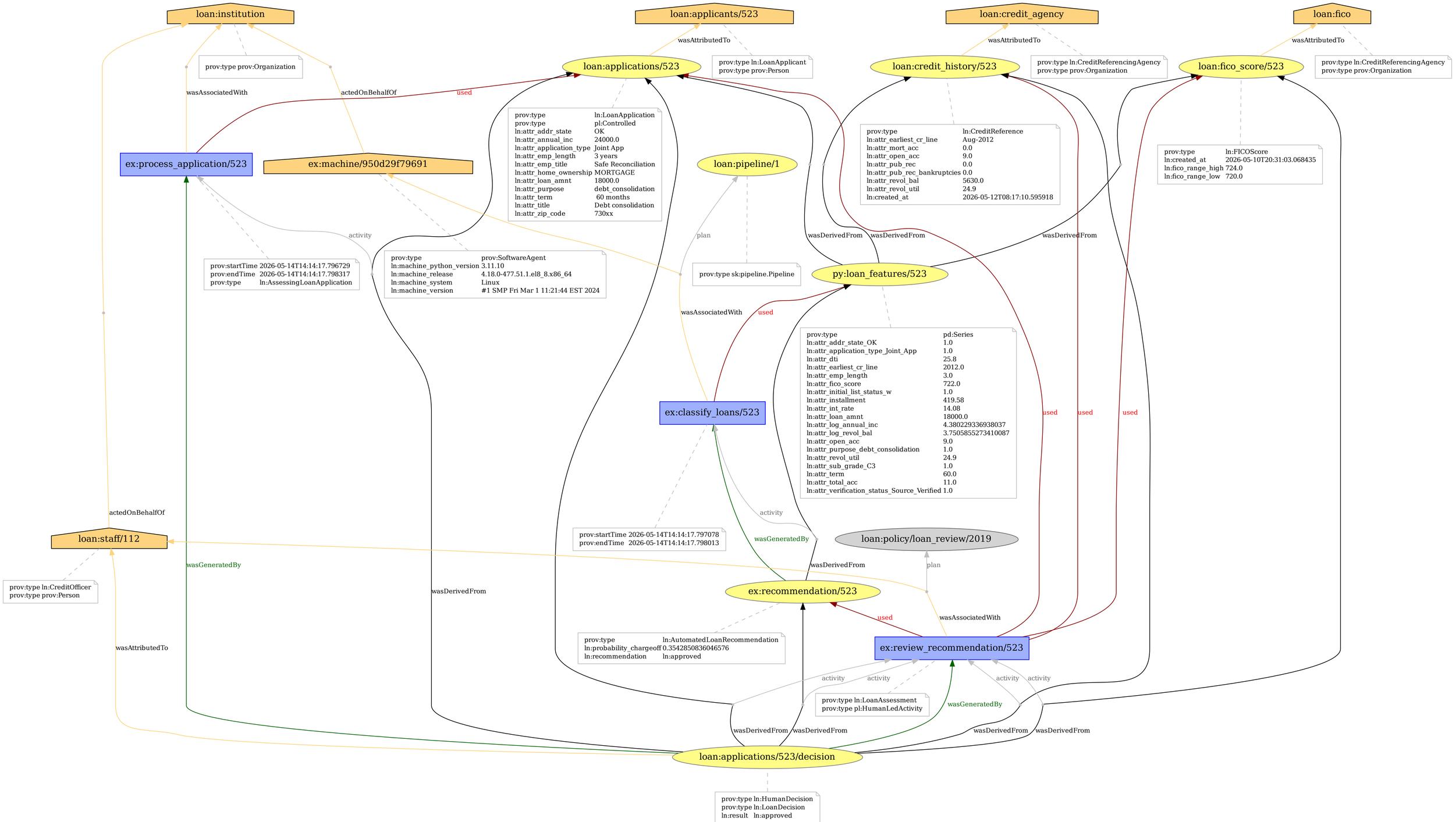
loan:institution
prov:type prov:Organization
loan:applicants/523
wasAttributedTo
loan:applications/523
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/523
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/523
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state OK
ln:attr_annual_inc 24000.0
ln:attr_application_type Joint App
ln:attr_emp_length 3 years
ln:attr_emp_title Safe Reconciliation
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 18000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 730xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-2012
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 5630.0
ln:attr_revol_util 24.9
ln:created_at 2026-05-12T08:17:10.595918
prov:type ln:FICOScore
ln:created_at 2026-05-10T20:31:03.068435
ln:fico_range_high 724.0
ln:fico_range_low 720.0
ex:process_application/523
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2026-05-14T14:14:17.796729
prov:endTime 2026-05-14T14:14:17.798317
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/523
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_OK 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 25.8
ln:attr_earliest_cr_line 2012.0
ln:attr_emp_length 3.0
ln:attr_fico_score 722.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 419.58
ln:attr_int_rate 14.08
ln:attr_loan_amnt 18000.0
ln:attr_log_annual_inc 4.380229336938037
ln:attr_log_revol_bal 3.7505855273410087
ln:attr_open_acc 9.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 24.9
ln:attr_sub_grade_C3 1.0
ln:attr_term 60.0
ln:attr_total_acc 11.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/523
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2026-05-14T14:14:17.797078
prov:endTime 2026-05-14T14:14:17.798013
wasGeneratedBy
loan:policy/loan_review/2019
plan
wasGeneratedBy
wasDerivedFrom
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/523
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.3542850836046576
ln:recommendation ln:approved
ex:review_recommendation/523
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/523/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved