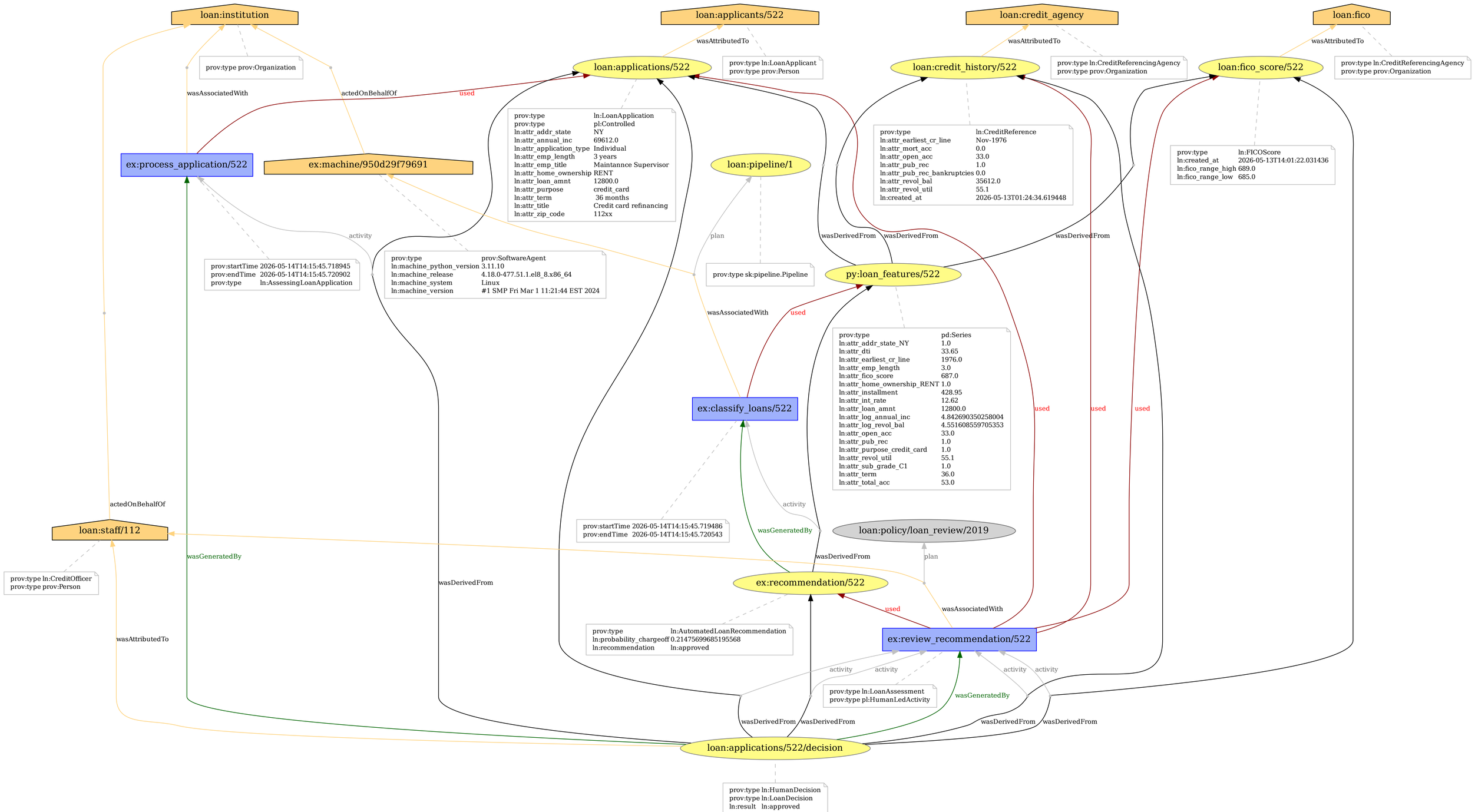
loan:institution
loan:applicants/522
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/522
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/522
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/522
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NY
ln:attr_annual_inc 69612.0
ln:attr_application_type Individual
ln:attr_emp_length 3 years
ln:attr_emp_title Maintannce Supervisor
ln:attr_home_ownership RENT
ln:attr_loan_amnt 12800.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 112xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Nov-1976
ln:attr_mort_acc 0.0
ln:attr_open_acc 33.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 35612.0
ln:attr_revol_util 55.1
ln:created_at 2026-05-13T01:24:34.619448
prov:type ln:FICOScore
ln:created_at 2026-05-13T14:01:22.031436
ln:fico_range_high 689.0
ln:fico_range_low 685.0
ex:process_application/522
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
prov:startTime 2026-05-14T14:15:45.718945
prov:endTime 2026-05-14T14:15:45.720902
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/522
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NY 1.0
ln:attr_dti 33.65
ln:attr_earliest_cr_line 1976.0
ln:attr_emp_length 3.0
ln:attr_fico_score 687.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 428.95
ln:attr_int_rate 12.62
ln:attr_loan_amnt 12800.0
ln:attr_log_annual_inc 4.842690350258004
ln:attr_log_revol_bal 4.551608559705353
ln:attr_open_acc 33.0
ln:attr_pub_rec 1.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 55.1
ln:attr_sub_grade_C1 1.0
ln:attr_term 36.0
ln:attr_total_acc 53.0
ex:classify_loans/522
actedOnBehalfOf
loan:staff/112
wasGeneratedBy
prov:type ln:CreditOfficer
prov:type prov:Person
wasAttributedTo
prov:startTime 2026-05-14T14:15:45.719486
prov:endTime 2026-05-14T14:15:45.720543
loan:policy/loan_review/2019
ex:recommendation/522
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.21475699685195568
ln:recommendation ln:approved
ex:review_recommendation/522
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
loan:applications/522/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved