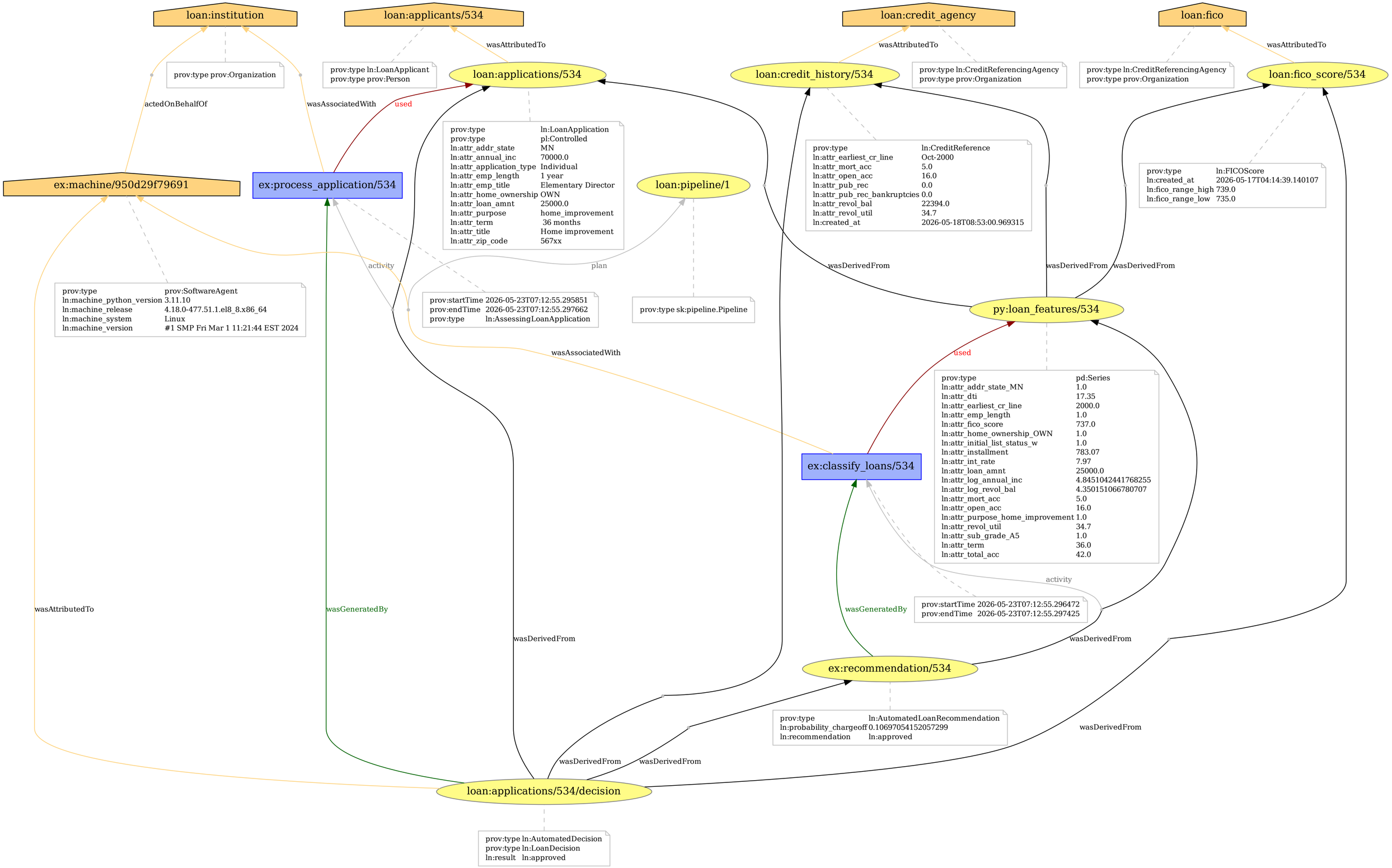
loan:institution
loan:applicants/534
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/534
loan:credit_history/534
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/534
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MN
ln:attr_annual_inc 70000.0
ln:attr_application_type Individual
ln:attr_emp_length 1 year
ln:attr_emp_title Elementary Director
ln:attr_home_ownership OWN
ln:attr_loan_amnt 25000.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 567xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2000
ln:attr_mort_acc 5.0
ln:attr_open_acc 16.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 22394.0
ln:attr_revol_util 34.7
ln:created_at 2026-05-18T08:53:00.969315
prov:type ln:FICOScore
ln:created_at 2026-05-17T04:14:39.140107
ln:fico_range_high 739.0
ln:fico_range_low 735.0
ex:machine/950d29f79691
ex:process_application/534
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 2026-05-23T07:12:55.295851
prov:endTime 2026-05-23T07:12:55.297662
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/534
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MN 1.0
ln:attr_dti 17.35
ln:attr_earliest_cr_line 2000.0
ln:attr_emp_length 1.0
ln:attr_fico_score 737.0
ln:attr_home_ownership_OWN 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 783.07
ln:attr_int_rate 7.97
ln:attr_loan_amnt 25000.0
ln:attr_log_annual_inc 4.8451042441768255
ln:attr_log_revol_bal 4.350151066780707
ln:attr_mort_acc 5.0
ln:attr_open_acc 16.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 34.7
ln:attr_sub_grade_A5 1.0
ln:attr_term 36.0
ln:attr_total_acc 42.0
ex:classify_loans/534
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2026-05-23T07:12:55.296472
prov:endTime 2026-05-23T07:12:55.297425
wasDerivedFrom
ex:recommendation/534
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.10697054152057299
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/534/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved