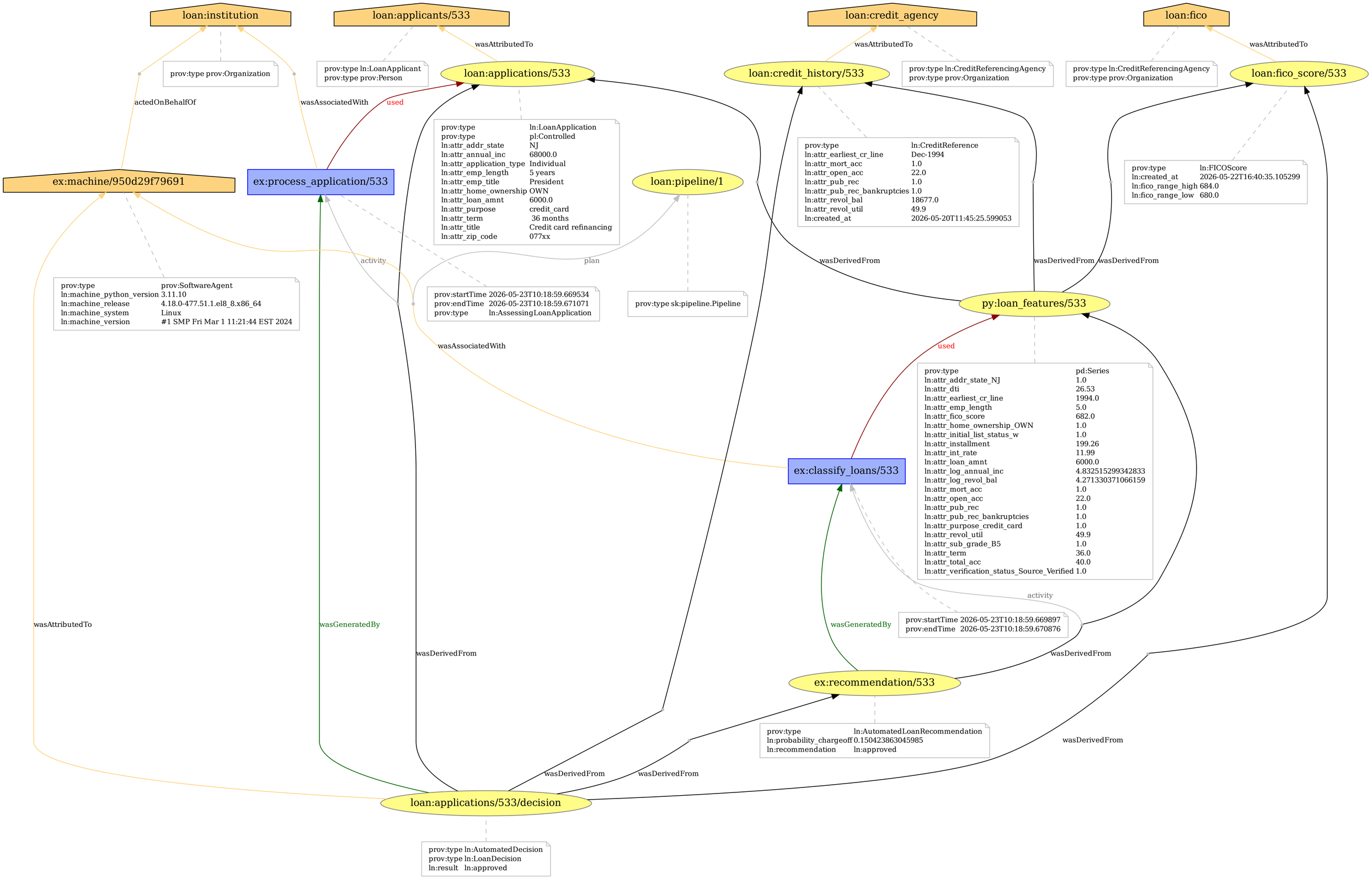
loan:institution
loan:applicants/533
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/533
loan:credit_history/533
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/533
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NJ
ln:attr_annual_inc 68000.0
ln:attr_application_type Individual
ln:attr_emp_length 5 years
ln:attr_emp_title President
ln:attr_home_ownership OWN
ln:attr_loan_amnt 6000.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 077xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Dec-1994
ln:attr_mort_acc 1.0
ln:attr_open_acc 22.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 18677.0
ln:attr_revol_util 49.9
ln:created_at 2026-05-20T11:45:25.599053
prov:type ln:FICOScore
ln:created_at 2026-05-22T16:40:35.105299
ln:fico_range_high 684.0
ln:fico_range_low 680.0
ex:machine/950d29f79691
ex:process_application/533
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 2026-05-23T10:18:59.669534
prov:endTime 2026-05-23T10:18:59.671071
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/533
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NJ 1.0
ln:attr_dti 26.53
ln:attr_earliest_cr_line 1994.0
ln:attr_emp_length 5.0
ln:attr_fico_score 682.0
ln:attr_home_ownership_OWN 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 199.26
ln:attr_int_rate 11.99
ln:attr_loan_amnt 6000.0
ln:attr_log_annual_inc 4.832515299342833
ln:attr_log_revol_bal 4.271330371066159
ln:attr_mort_acc 1.0
ln:attr_open_acc 22.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 49.9
ln:attr_sub_grade_B5 1.0
ln:attr_term 36.0
ln:attr_total_acc 40.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/533
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2026-05-23T10:18:59.669897
prov:endTime 2026-05-23T10:18:59.670876
wasDerivedFrom
ex:recommendation/533
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.150423863045985
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/533/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved