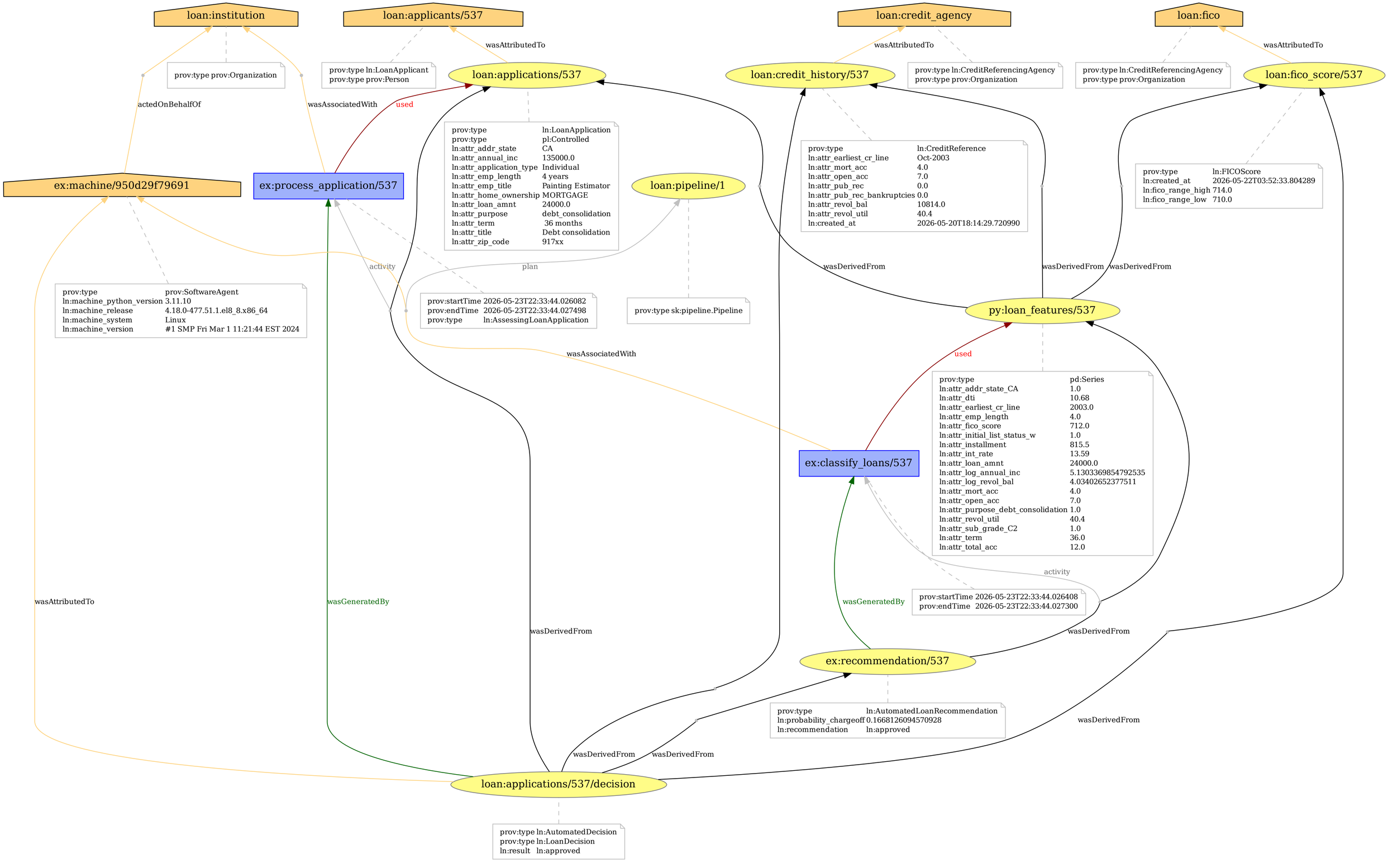
loan:institution
loan:applicants/537
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/537
loan:credit_history/537
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/537
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 135000.0
ln:attr_application_type Individual
ln:attr_emp_length 4 years
ln:attr_emp_title Painting Estimator
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 24000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 917xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2003
ln:attr_mort_acc 4.0
ln:attr_open_acc 7.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 10814.0
ln:attr_revol_util 40.4
ln:created_at 2026-05-20T18:14:29.720990
prov:type ln:FICOScore
ln:created_at 2026-05-22T03:52:33.804289
ln:fico_range_high 714.0
ln:fico_range_low 710.0
ex:machine/950d29f79691
ex:process_application/537
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 2026-05-23T22:33:44.026082
prov:endTime 2026-05-23T22:33:44.027498
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/537
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 10.68
ln:attr_earliest_cr_line 2003.0
ln:attr_emp_length 4.0
ln:attr_fico_score 712.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 815.5
ln:attr_int_rate 13.59
ln:attr_loan_amnt 24000.0
ln:attr_log_annual_inc 5.1303369854792535
ln:attr_log_revol_bal 4.03402652377511
ln:attr_mort_acc 4.0
ln:attr_open_acc 7.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 40.4
ln:attr_sub_grade_C2 1.0
ln:attr_term 36.0
ln:attr_total_acc 12.0
ex:classify_loans/537
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2026-05-23T22:33:44.026408
prov:endTime 2026-05-23T22:33:44.027300
wasDerivedFrom
ex:recommendation/537
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.1668126094570928
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/537/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved