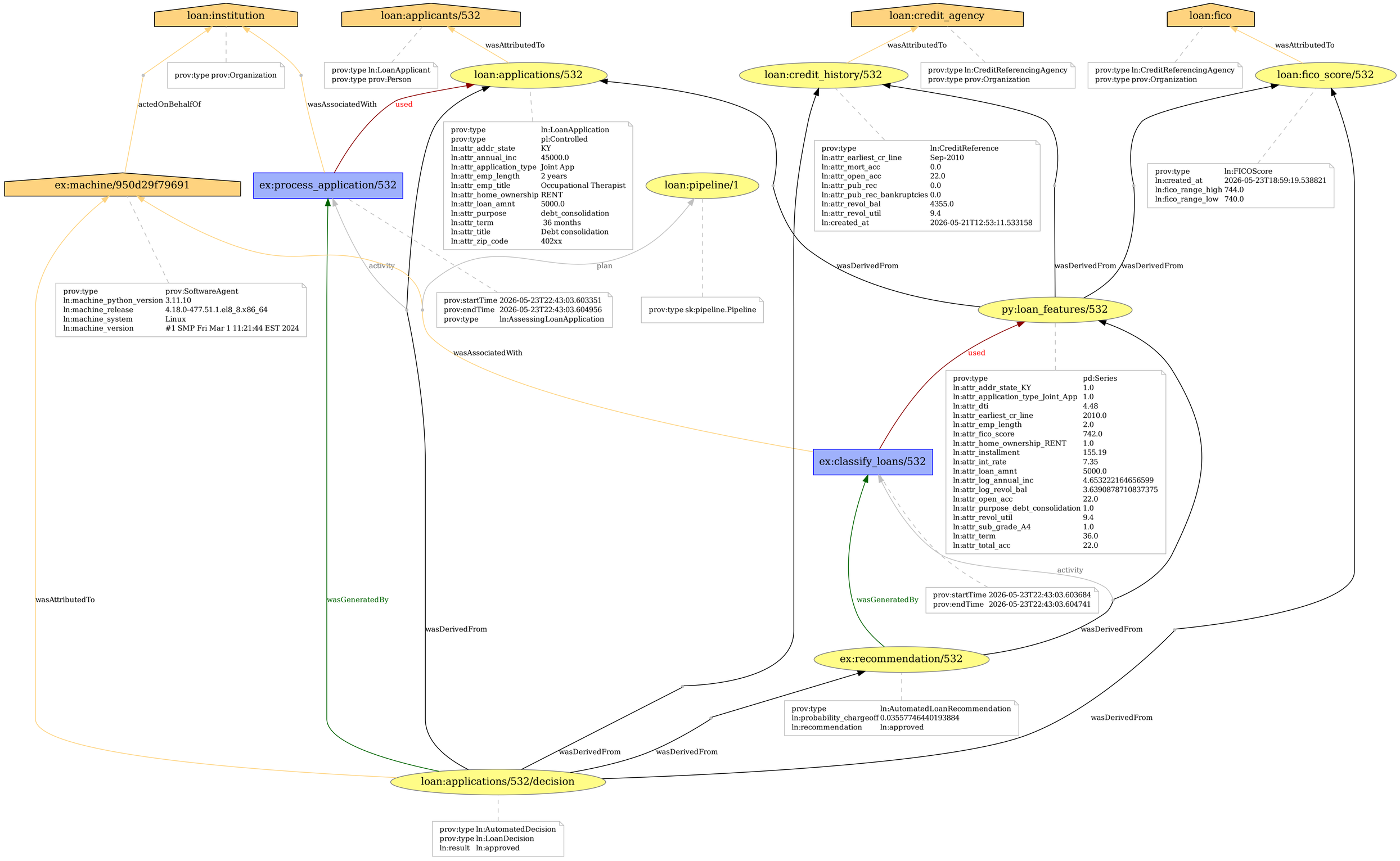
loan:institution
loan:applicants/532
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/532
loan:credit_history/532
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/532
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state KY
ln:attr_annual_inc 45000.0
ln:attr_application_type Joint App
ln:attr_emp_length 2 years
ln:attr_emp_title Occupational Therapist
ln:attr_home_ownership RENT
ln:attr_loan_amnt 5000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 402xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Sep-2010
ln:attr_mort_acc 0.0
ln:attr_open_acc 22.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 4355.0
ln:attr_revol_util 9.4
ln:created_at 2026-05-21T12:53:11.533158
prov:type ln:FICOScore
ln:created_at 2026-05-23T18:59:19.538821
ln:fico_range_high 744.0
ln:fico_range_low 740.0
ex:machine/950d29f79691
ex:process_application/532
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 2026-05-23T22:43:03.603351
prov:endTime 2026-05-23T22:43:03.604956
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/532
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_KY 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 4.48
ln:attr_earliest_cr_line 2010.0
ln:attr_emp_length 2.0
ln:attr_fico_score 742.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 155.19
ln:attr_int_rate 7.35
ln:attr_loan_amnt 5000.0
ln:attr_log_annual_inc 4.653222164656599
ln:attr_log_revol_bal 3.6390878710837375
ln:attr_open_acc 22.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 9.4
ln:attr_sub_grade_A4 1.0
ln:attr_term 36.0
ln:attr_total_acc 22.0
ex:classify_loans/532
activity
prov:startTime 2026-05-23T22:43:03.603684
prov:endTime 2026-05-23T22:43:03.604741
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/532
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/532/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved