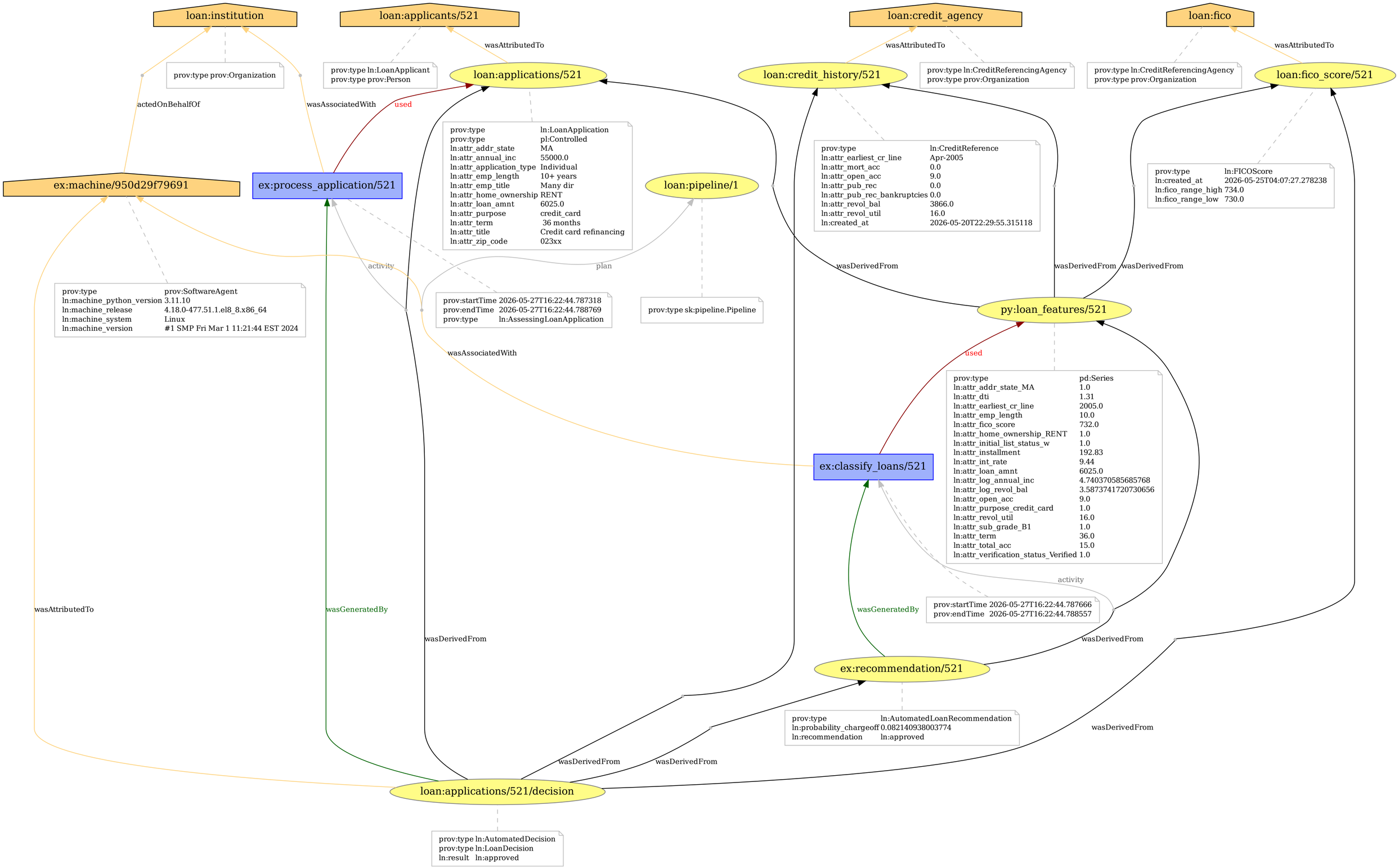
loan:institution
loan:applicants/521
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/521
loan:credit_history/521
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/521
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MA
ln:attr_annual_inc 55000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Many dir
ln:attr_home_ownership RENT
ln:attr_loan_amnt 6025.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 023xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Apr-2005
ln:attr_mort_acc 0.0
ln:attr_open_acc 9.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 3866.0
ln:attr_revol_util 16.0
ln:created_at 2026-05-20T22:29:55.315118
prov:type ln:FICOScore
ln:created_at 2026-05-25T04:07:27.278238
ln:fico_range_high 734.0
ln:fico_range_low 730.0
ex:machine/950d29f79691
ex:process_application/521
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 2026-05-27T16:22:44.787318
prov:endTime 2026-05-27T16:22:44.788769
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
wasAssociatedWith
py:loan_features/521
used
prov:type pd:Series
ln:attr_addr_state_MA 1.0
ln:attr_dti 1.31
ln:attr_earliest_cr_line 2005.0
ln:attr_emp_length 10.0
ln:attr_fico_score 732.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 192.83
ln:attr_int_rate 9.44
ln:attr_loan_amnt 6025.0
ln:attr_log_annual_inc 4.740370585685768
ln:attr_log_revol_bal 3.5873741720730656
ln:attr_open_acc 9.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 16.0
ln:attr_sub_grade_B1 1.0
ln:attr_term 36.0
ln:attr_total_acc 15.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/521
activity
prov:startTime 2026-05-27T16:22:44.787666
prov:endTime 2026-05-27T16:22:44.788557
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/521
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.082140938003774
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/521/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved