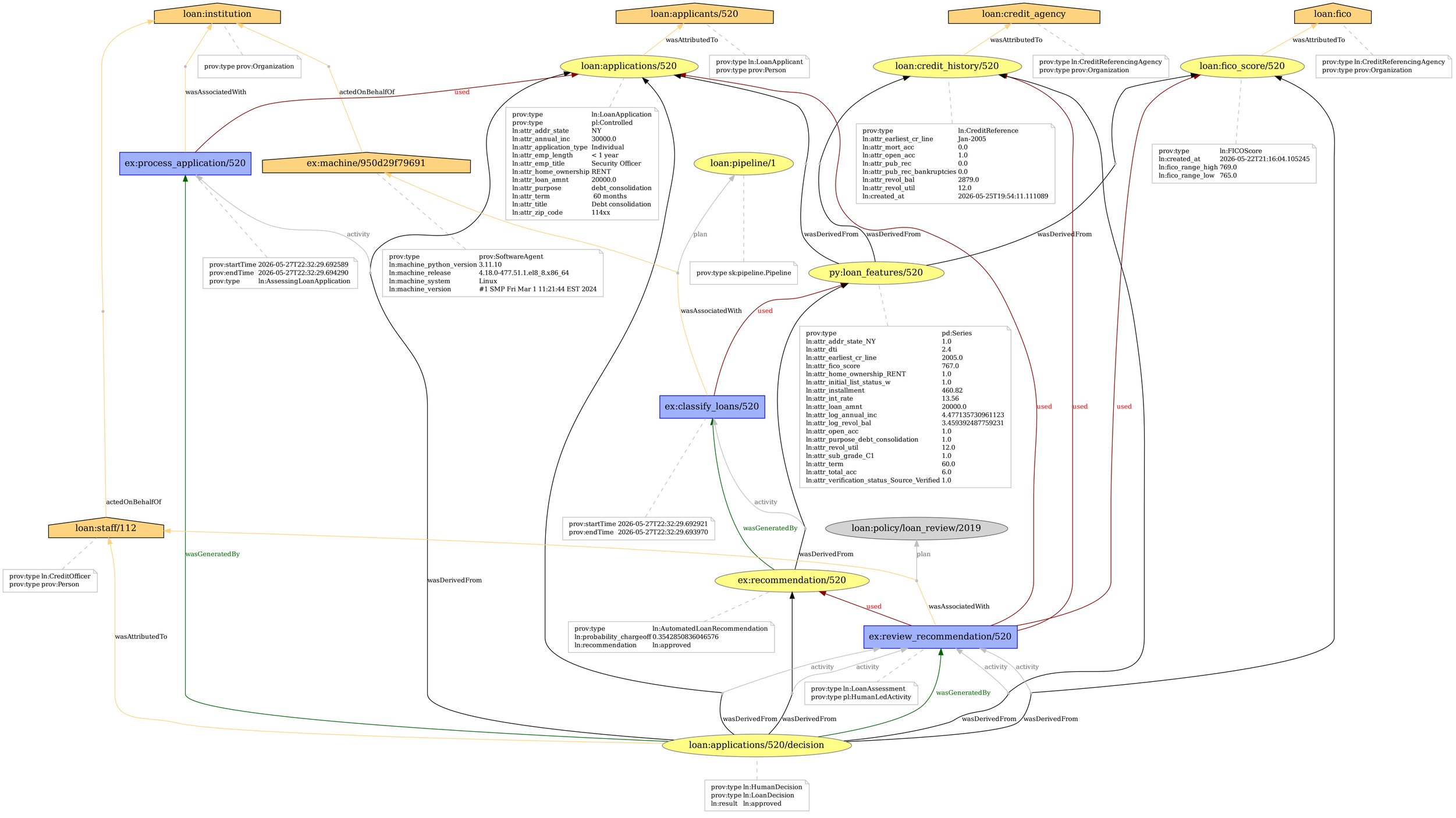
loan:institution
prov:type prov:Organization
loan:applicants/520
wasAttributedTo
loan:applications/520
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/520
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/520
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
ex:process_application/520
ex:machine/950d29f79691
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NY
ln:attr_annual_inc 30000.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title Security Officer
ln:attr_home_ownership RENT
ln:attr_loan_amnt 20000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 114xx
loan:pipeline/1
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jan-2005
ln:attr_mort_acc 0.0
ln:attr_open_acc 1.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 2879.0
ln:attr_revol_util 12.0
ln:created_at 2026-05-25T19:54:11.111089
prov:type ln:FICOScore
ln:created_at 2026-05-22T21:16:04.105245
ln:fico_range_high 769.0
ln:fico_range_low 765.0
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2026-05-27T22:32:29.692589
prov:endTime 2026-05-27T22:32:29.694290
prov:type ln:AssessingLoanApplication
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:type sk:pipeline.Pipeline
py:loan_features/520
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NY 1.0
ln:attr_dti 2.4
ln:attr_earliest_cr_line 2005.0
ln:attr_fico_score 767.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 460.82
ln:attr_int_rate 13.56
ln:attr_loan_amnt 20000.0
ln:attr_log_annual_inc 4.477135730961123
ln:attr_log_revol_bal 3.459392487759231
ln:attr_open_acc 1.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 12.0
ln:attr_sub_grade_C1 1.0
ln:attr_term 60.0
ln:attr_total_acc 6.0
ln:attr_verification_status_Source_Verified 1.0
used
used
used
ex:classify_loans/520
activity
actedOnBehalfOf
loan:staff/112
prov:startTime 2026-05-27T22:32:29.692921
prov:endTime 2026-05-27T22:32:29.693970
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/520
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.3542850836046576
ln:recommendation ln:approved
wasAttributedTo
ex:review_recommendation/520
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/520/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved