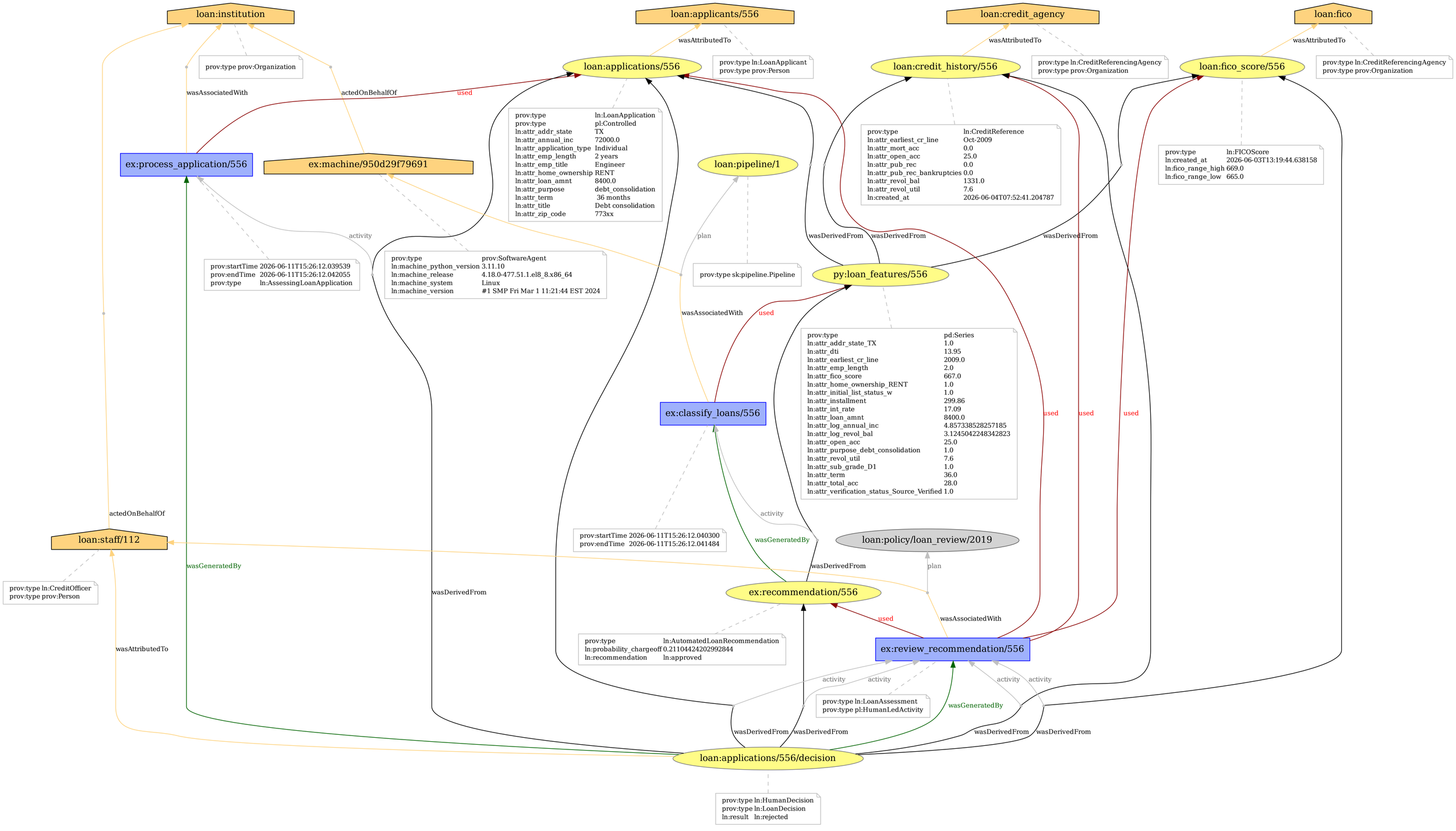
loan:institution
loan:applicants/556
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/556
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/556
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/556
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
ex:process_application/556
ex:machine/950d29f79691
loan:pipeline/1
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state TX
ln:attr_annual_inc 72000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Engineer
ln:attr_home_ownership RENT
ln:attr_loan_amnt 8400.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 773xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-2009
ln:attr_mort_acc 0.0
ln:attr_open_acc 25.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 1331.0
ln:attr_revol_util 7.6
ln:created_at 2026-06-04T07:52:41.204787
prov:type ln:FICOScore
ln:created_at 2026-06-03T13:19:44.638158
ln:fico_range_high 669.0
ln:fico_range_low 665.0
activity
plan
wasDerivedFrom
prov:startTime 2026-06-11T15:26:12.039539
prov:endTime 2026-06-11T15:26:12.042055
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/556
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_TX 1.0
ln:attr_dti 13.95
ln:attr_earliest_cr_line 2009.0
ln:attr_emp_length 2.0
ln:attr_fico_score 667.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 299.86
ln:attr_int_rate 17.09
ln:attr_loan_amnt 8400.0
ln:attr_log_annual_inc 4.857338528257185
ln:attr_log_revol_bal 3.1245042248342823
ln:attr_open_acc 25.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 7.6
ln:attr_sub_grade_D1 1.0
ln:attr_term 36.0
ln:attr_total_acc 28.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/556
loan:staff/112
prov:type ln:CreditOfficer
prov:type prov:Person
prov:startTime 2026-06-11T15:26:12.040300
prov:endTime 2026-06-11T15:26:12.041484
wasGeneratedBy
loan:policy/loan_review/2019
ex:recommendation/556
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.2110424202992844
ln:recommendation ln:approved
ex:review_recommendation/556
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
loan:applications/556/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected
actedOnBehalfOf
wasAttributedTo