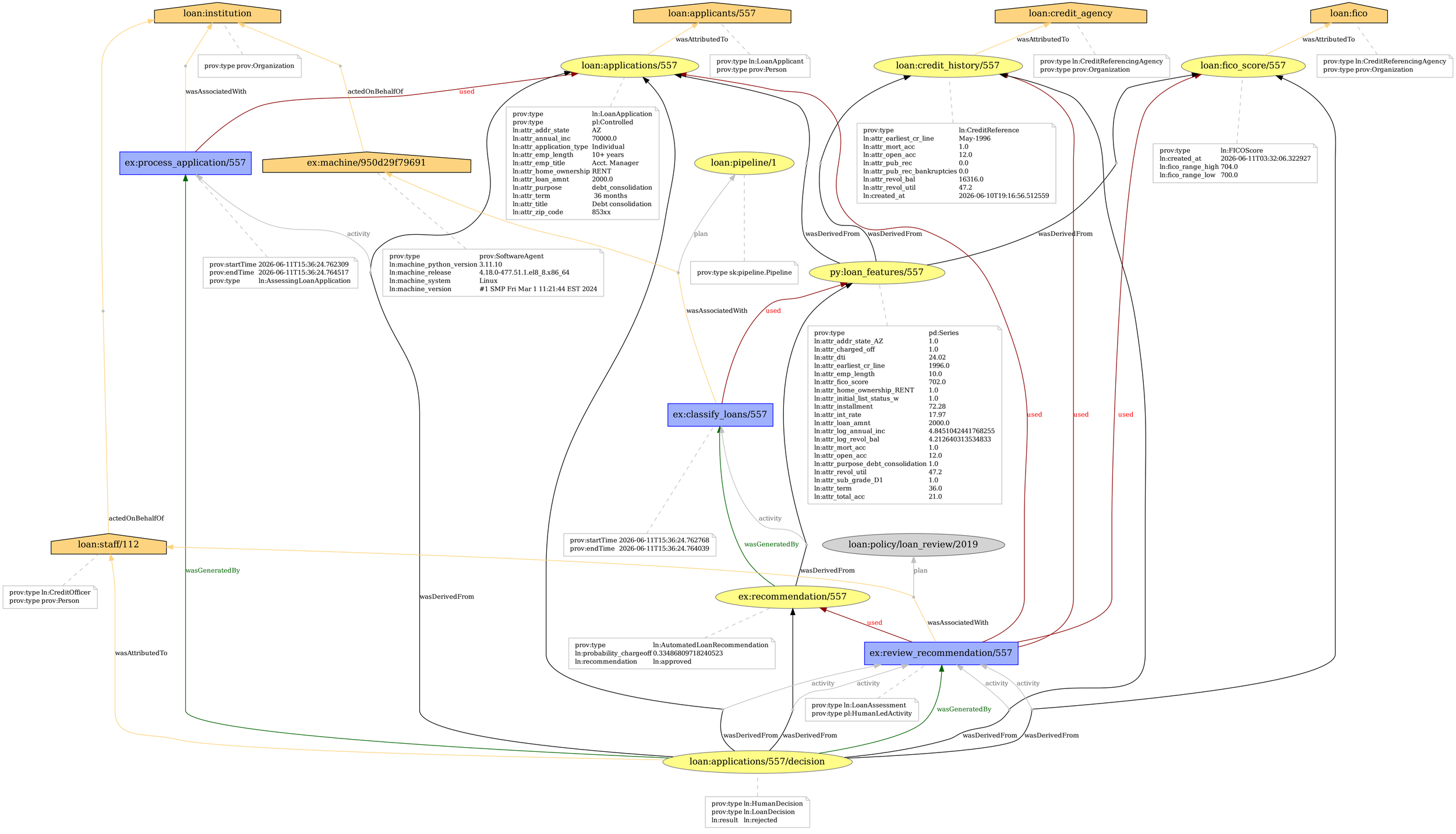
loan:institution
loan:applicants/557
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/557
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/557
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/557
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state AZ
ln:attr_annual_inc 70000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Acct. Manager
ln:attr_home_ownership RENT
ln:attr_loan_amnt 2000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 853xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line May-1996
ln:attr_mort_acc 1.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 16316.0
ln:attr_revol_util 47.2
ln:created_at 2026-06-10T19:16:56.512559
prov:type ln:FICOScore
ln:created_at 2026-06-11T03:32:06.322927
ln:fico_range_high 704.0
ln:fico_range_low 700.0
ex:process_application/557
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
prov:startTime 2026-06-11T15:36:24.762309
prov:endTime 2026-06-11T15:36:24.764517
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/557
wasAssociatedWith
used
ex:classify_loans/557
prov:type pd:Series
ln:attr_addr_state_AZ 1.0
ln:attr_charged_off 1.0
ln:attr_dti 24.02
ln:attr_earliest_cr_line 1996.0
ln:attr_emp_length 10.0
ln:attr_fico_score 702.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 72.28
ln:attr_int_rate 17.97
ln:attr_loan_amnt 2000.0
ln:attr_log_annual_inc 4.8451042441768255
ln:attr_log_revol_bal 4.212640313534833
ln:attr_mort_acc 1.0
ln:attr_open_acc 12.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 47.2
ln:attr_sub_grade_D1 1.0
ln:attr_term 36.0
ln:attr_total_acc 21.0
actedOnBehalfOf
loan:staff/112
prov:type ln:CreditOfficer
prov:type prov:Person
wasGeneratedBy
prov:startTime 2026-06-11T15:36:24.762768
prov:endTime 2026-06-11T15:36:24.764039
loan:policy/loan_review/2019
ex:recommendation/557
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.33486809718240523
ln:recommendation ln:approved
ex:review_recommendation/557
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasAttributedTo
loan:applications/557/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected