loan:institution

loan:applicants/558

loan:credit_agency

loan:fico

prov:type prov:Organization

prov:type ln:LoanApplicant
prov:type prov:Person

wasAttributedTo

loan:applications/558

wasAttributedTo

loan:credit_history/558

prov:type ln:CreditReferencingAgency
prov:type prov:Organization

wasAttributedTo

loan:fico_score/558

prov:type ln:CreditReferencingAgency
prov:type prov:Organization

actedOnBehalfOf

wasAssociatedWith

used

prov:type	ln:LoanApplication
prov:type	pl:Controlled
ln:attr_addr_state	NC
ln:attr_annual_inc	34700.0
ln:attr_application_type	Individual
ln:attr_emp_length	1 year
ln:attr_emp_title	cna 1
ln:attr_home_ownership	OWN
ln:attr_loan_amnt	10000.0
ln:attr_purpose	home_improvement
ln:attr_term	36 months
ln:attr_title	Home improvement
ln:attr_zip_code	278xx

prov:type	ln:CreditReference
ln:attr_earliest_cr_line	Mar-1998
ln:attr_mort_acc	0.0
ln:attr_open_acc	13.0
ln:attr_pub_rec	0.0
ln:attr_pub_rec_bankruptcies	0.0
ln:attr_revol_bal	7584.0
ln:attr_revol_util	40.0
ln:created_at	2026-06-10T09:11:17.958402

prov:type	ln:FICOScore
ln:created_at	2026-06-11T02:41:02.443855
ln:fico_range_high	699.0
ln:fico_range_low	695.0

ex:machine/950d29f79691

ex:process_application/558

loan:pipeline/1

activity

plan

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	2026-06-12T10:14:46.203108
prov:endTime	2026-06-12T10:14:46.205754
prov:type	ln:AssessingLoanApplication

prov:type sk:pipeline.Pipeline

wasDerivedFrom

wasDerivedFrom

wasDerivedFrom

py:loan_features/558

wasAssociatedWith

used

prov:type	pd:Series
ln:attr_addr_state_NC	1.0
ln:attr_charged_off	1.0
ln:attr_dti	25.35
ln:attr_earliest_cr_line	1998.0
ln:attr_emp_length	1.0
ln:attr_fico_score	697.0
ln:attr_home_ownership_OWN	1.0
ln:attr_initial_list_status_w	1.0
ln:attr_installment	320.05
ln:attr_int_rate	9.44
ln:attr_loan_amnt	10000.0
ln:attr_log_annual_inc	4.540341990301657
ln:attr_log_revol_bal	3.879955585122749
ln:attr_open_acc	13.0
ln:attr_purpose_home_improvement	1.0
ln:attr_revol_util	40.0
ln:attr_sub_grade_B1	1.0
ln:attr_term	36.0
ln:attr_total_acc	20.0

ex:classify_loans/558

activity

wasAttributedTo

wasGeneratedBy

wasGeneratedBy

prov:startTime	2026-06-12T10:14:46.203732
prov:endTime	2026-06-12T10:14:46.205397

wasDerivedFrom

wasDerivedFrom

ex:recommendation/558

prov:type	ln:AutomatedLoanRecommendation
ln:probability_chargeoff	0.10697054152057299
ln:recommendation	ln:approved

wasDerivedFrom

wasDerivedFrom

wasDerivedFrom

loan:applications/558/decision

prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved