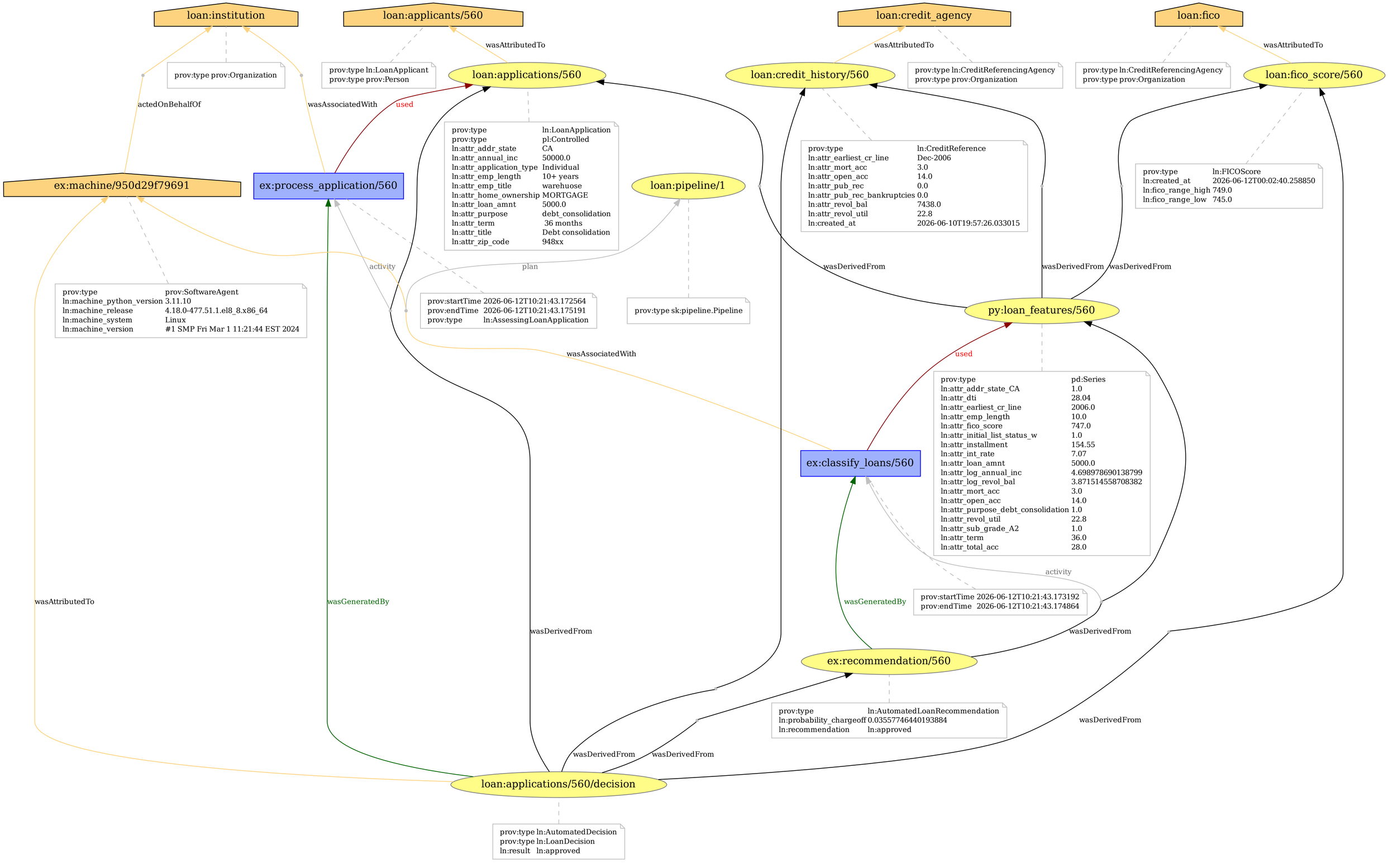
loan:institution
loan:applicants/560
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/560
loan:credit_history/560
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/560
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 50000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title warehuose
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 5000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 948xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Dec-2006
ln:attr_mort_acc 3.0
ln:attr_open_acc 14.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 7438.0
ln:attr_revol_util 22.8
ln:created_at 2026-06-10T19:57:26.033015
prov:type ln:FICOScore
ln:created_at 2026-06-12T00:02:40.258850
ln:fico_range_high 749.0
ln:fico_range_low 745.0
ex:machine/950d29f79691
ex:process_application/560
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 2026-06-12T10:21:43.172564
prov:endTime 2026-06-12T10:21:43.175191
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/560
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_dti 28.04
ln:attr_earliest_cr_line 2006.0
ln:attr_emp_length 10.0
ln:attr_fico_score 747.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 154.55
ln:attr_int_rate 7.07
ln:attr_loan_amnt 5000.0
ln:attr_log_annual_inc 4.698978690138799
ln:attr_log_revol_bal 3.871514558708382
ln:attr_mort_acc 3.0
ln:attr_open_acc 14.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 22.8
ln:attr_sub_grade_A2 1.0
ln:attr_term 36.0
ln:attr_total_acc 28.0
ex:classify_loans/560
activity
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
wasGeneratedBy
prov:startTime 2026-06-12T10:21:43.173192
prov:endTime 2026-06-12T10:21:43.174864
wasDerivedFrom
ex:recommendation/560
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/560/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved