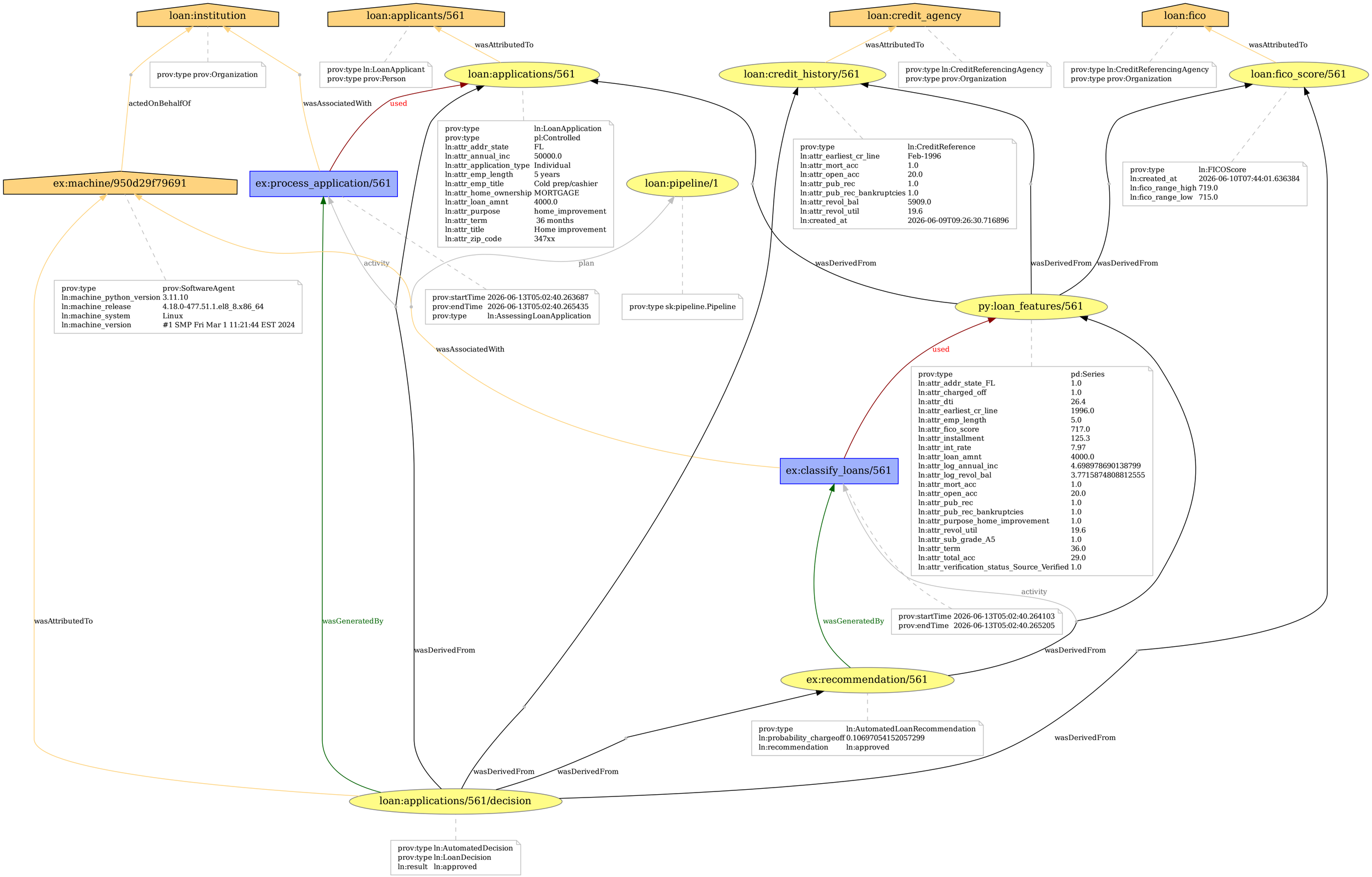
loan:institution
loan:applicants/561
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/561
loan:credit_history/561
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/561
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state FL
ln:attr_annual_inc 50000.0
ln:attr_application_type Individual
ln:attr_emp_length 5 years
ln:attr_emp_title Cold prep/cashier
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 4000.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 347xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Feb-1996
ln:attr_mort_acc 1.0
ln:attr_open_acc 20.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 5909.0
ln:attr_revol_util 19.6
ln:created_at 2026-06-09T09:26:30.716896
prov:type ln:FICOScore
ln:created_at 2026-06-10T07:44:01.636384
ln:fico_range_high 719.0
ln:fico_range_low 715.0
ex:machine/950d29f79691
ex:process_application/561
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 2026-06-13T05:02:40.263687
prov:endTime 2026-06-13T05:02:40.265435
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/561
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_FL 1.0
ln:attr_charged_off 1.0
ln:attr_dti 26.4
ln:attr_earliest_cr_line 1996.0
ln:attr_emp_length 5.0
ln:attr_fico_score 717.0
ln:attr_installment 125.3
ln:attr_int_rate 7.97
ln:attr_loan_amnt 4000.0
ln:attr_log_annual_inc 4.698978690138799
ln:attr_log_revol_bal 3.7715874808812555
ln:attr_mort_acc 1.0
ln:attr_open_acc 20.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 19.6
ln:attr_sub_grade_A5 1.0
ln:attr_term 36.0
ln:attr_total_acc 29.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/561
activity
prov:startTime 2026-06-13T05:02:40.264103
prov:endTime 2026-06-13T05:02:40.265205
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/561
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.10697054152057299
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/561/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved