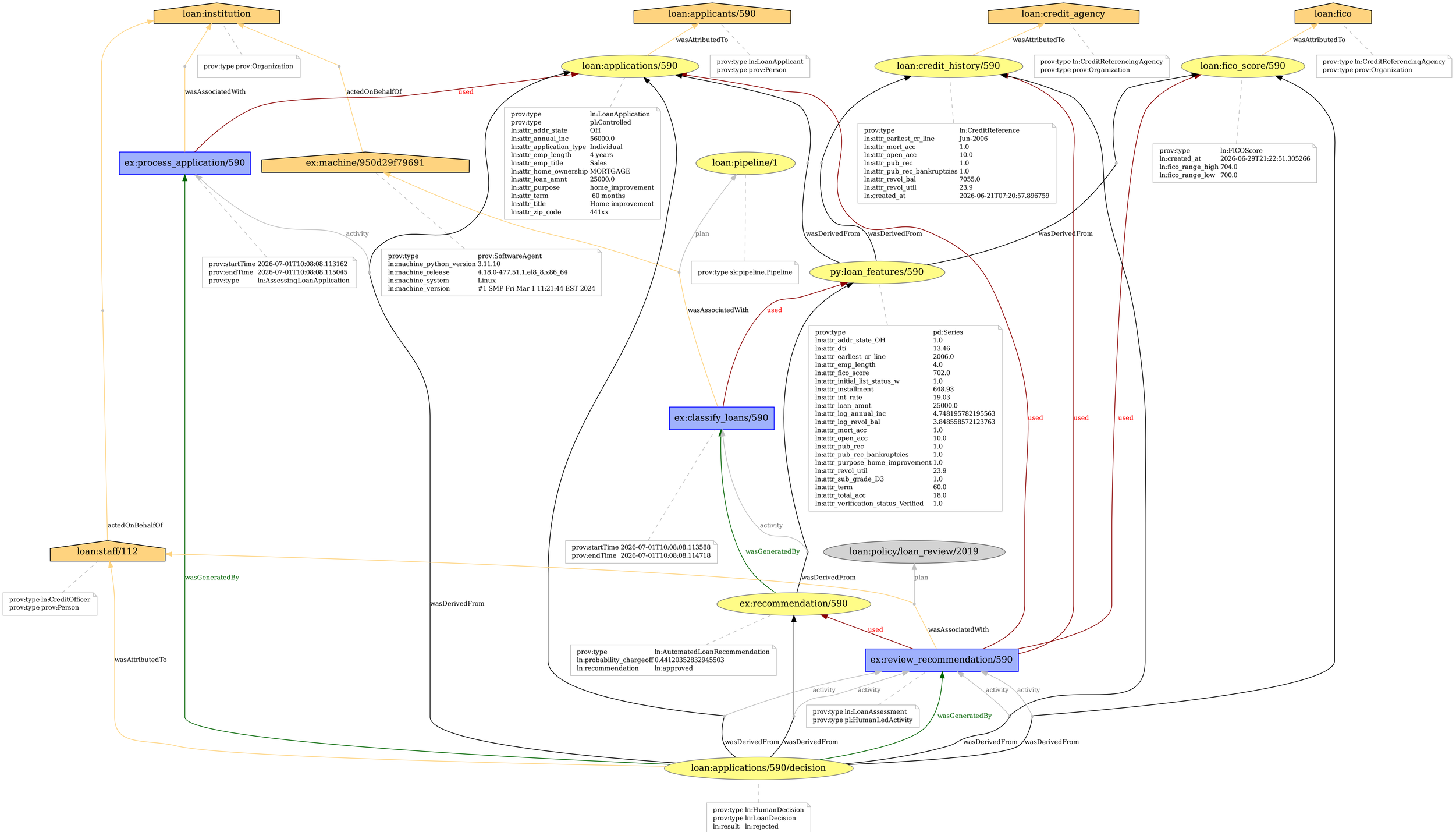
loan:institution
prov:type prov:Organization
loan:applicants/590
wasAttributedTo
loan:applications/590
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/590
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/590
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
ex:process_application/590
ex:machine/950d29f79691
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state OH
ln:attr_annual_inc 56000.0
ln:attr_application_type Individual
ln:attr_emp_length 4 years
ln:attr_emp_title Sales
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 25000.0
ln:attr_purpose home_improvement
ln:attr_term 60 months
ln:attr_title Home improvement
ln:attr_zip_code 441xx
loan:pipeline/1
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-2006
ln:attr_mort_acc 1.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 7055.0
ln:attr_revol_util 23.9
ln:created_at 2026-06-21T07:20:57.896759
prov:type ln:FICOScore
ln:created_at 2026-06-29T21:22:51.305266
ln:fico_range_high 704.0
ln:fico_range_low 700.0
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2026-07-01T10:08:08.113162
prov:endTime 2026-07-01T10:08:08.115045
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/590
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_OH 1.0
ln:attr_dti 13.46
ln:attr_earliest_cr_line 2006.0
ln:attr_emp_length 4.0
ln:attr_fico_score 702.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 648.93
ln:attr_int_rate 19.03
ln:attr_loan_amnt 25000.0
ln:attr_log_annual_inc 4.748195782195563
ln:attr_log_revol_bal 3.848558572123763
ln:attr_mort_acc 1.0
ln:attr_open_acc 10.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 23.9
ln:attr_sub_grade_D3 1.0
ln:attr_term 60.0
ln:attr_total_acc 18.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/590
used
used
used
actedOnBehalfOf
activity
loan:staff/112
prov:startTime 2026-07-01T10:08:08.113588
prov:endTime 2026-07-01T10:08:08.114718
wasGeneratedBy
loan:policy/loan_review/2019
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/590
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.44120352832945503
ln:recommendation ln:approved
ex:review_recommendation/590
wasAttributedTo
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/590/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected