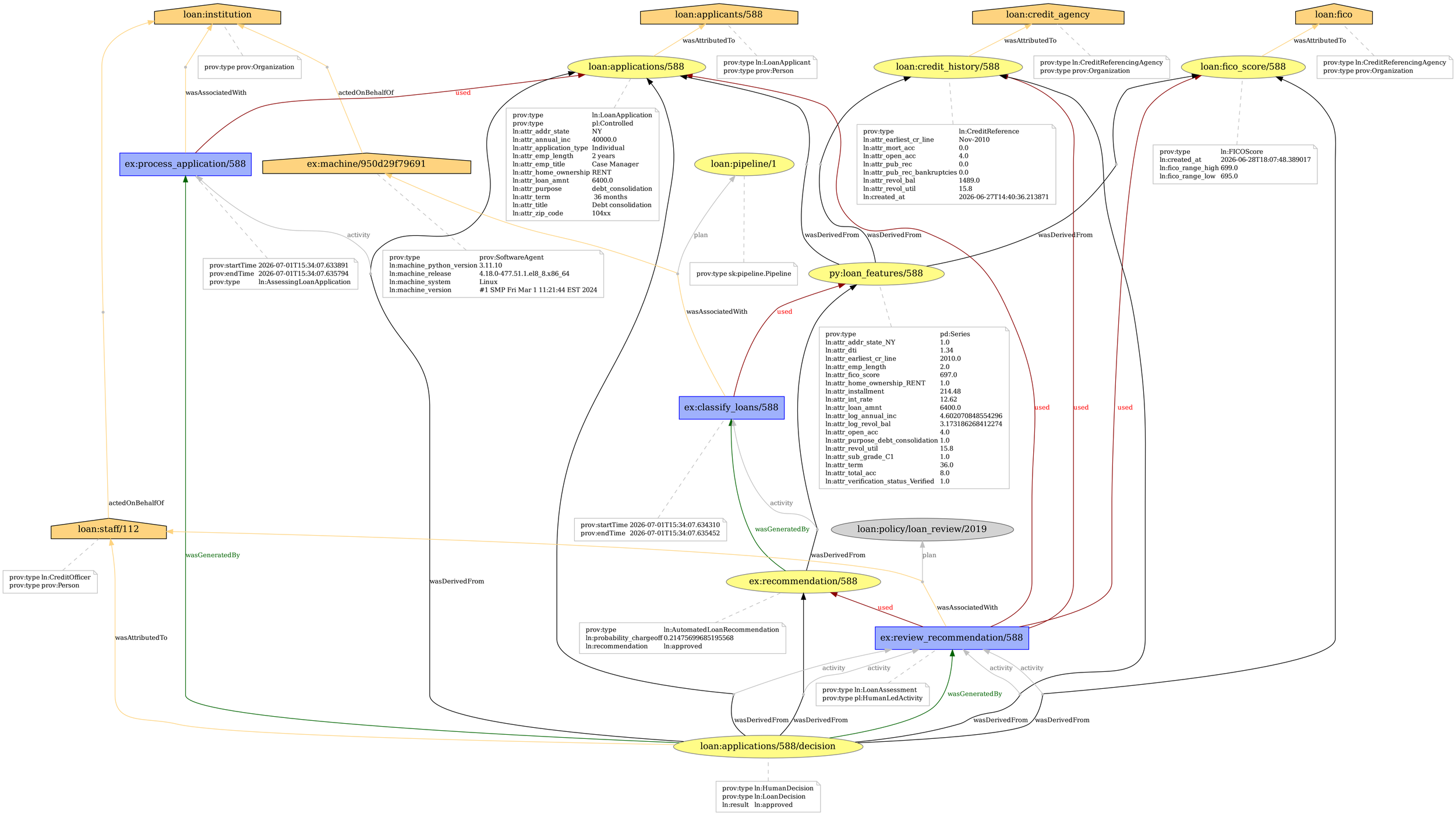
loan:institution
loan:applicants/588
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/588
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/588
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/588
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NY
ln:attr_annual_inc 40000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Case Manager
ln:attr_home_ownership RENT
ln:attr_loan_amnt 6400.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 104xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Nov-2010
ln:attr_mort_acc 0.0
ln:attr_open_acc 4.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 1489.0
ln:attr_revol_util 15.8
ln:created_at 2026-06-27T14:40:36.213871
prov:type ln:FICOScore
ln:created_at 2026-06-28T18:07:48.389017
ln:fico_range_high 699.0
ln:fico_range_low 695.0
ex:process_application/588
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
prov:startTime 2026-07-01T15:34:07.633891
prov:endTime 2026-07-01T15:34:07.635794
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/588
wasAssociatedWith
ex:classify_loans/588
prov:type pd:Series
ln:attr_addr_state_NY 1.0
ln:attr_dti 1.34
ln:attr_earliest_cr_line 2010.0
ln:attr_emp_length 2.0
ln:attr_fico_score 697.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 214.48
ln:attr_int_rate 12.62
ln:attr_loan_amnt 6400.0
ln:attr_log_annual_inc 4.602070848554296
ln:attr_log_revol_bal 3.173186268412274
ln:attr_open_acc 4.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 15.8
ln:attr_sub_grade_C1 1.0
ln:attr_term 36.0
ln:attr_total_acc 8.0
ln:attr_verification_status_Verified 1.0
actedOnBehalfOf
loan:staff/112
prov:type ln:CreditOfficer
prov:type prov:Person
wasGeneratedBy
wasAttributedTo
prov:startTime 2026-07-01T15:34:07.634310
prov:endTime 2026-07-01T15:34:07.635452
loan:policy/loan_review/2019
ex:recommendation/588
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.21475699685195568
ln:recommendation ln:approved
ex:review_recommendation/588
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
loan:applications/588/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved