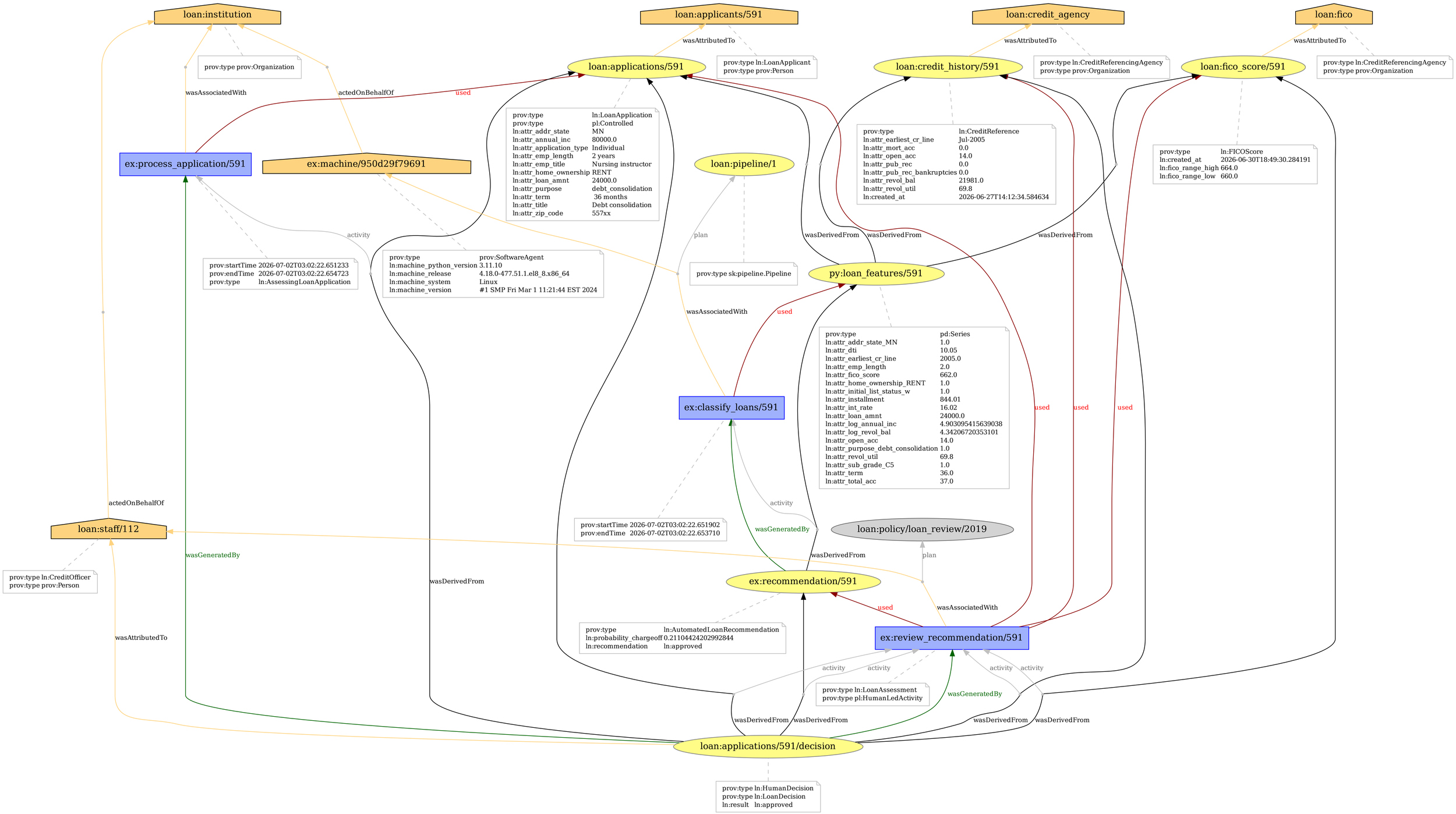
loan:institution
loan:applicants/591
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/591
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/591
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/591
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MN
ln:attr_annual_inc 80000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Nursing instructor
ln:attr_home_ownership RENT
ln:attr_loan_amnt 24000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 557xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jul-2005
ln:attr_mort_acc 0.0
ln:attr_open_acc 14.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 21981.0
ln:attr_revol_util 69.8
ln:created_at 2026-06-27T14:12:34.584634
prov:type ln:FICOScore
ln:created_at 2026-06-30T18:49:30.284191
ln:fico_range_high 664.0
ln:fico_range_low 660.0
ex:process_application/591
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
prov:startTime 2026-07-02T03:02:22.651233
prov:endTime 2026-07-02T03:02:22.654723
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/591
wasAssociatedWith
ex:classify_loans/591
prov:type pd:Series
ln:attr_addr_state_MN 1.0
ln:attr_dti 10.05
ln:attr_earliest_cr_line 2005.0
ln:attr_emp_length 2.0
ln:attr_fico_score 662.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 844.01
ln:attr_int_rate 16.02
ln:attr_loan_amnt 24000.0
ln:attr_log_annual_inc 4.903095415639038
ln:attr_log_revol_bal 4.34206720353101
ln:attr_open_acc 14.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 69.8
ln:attr_sub_grade_C5 1.0
ln:attr_term 36.0
ln:attr_total_acc 37.0
actedOnBehalfOf
loan:staff/112
prov:type ln:CreditOfficer
prov:type prov:Person
wasAttributedTo
wasGeneratedBy
prov:startTime 2026-07-02T03:02:22.651902
prov:endTime 2026-07-02T03:02:22.653710
loan:policy/loan_review/2019
ex:recommendation/591
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.21104424202992844
ln:recommendation ln:approved
ex:review_recommendation/591
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
loan:applications/591/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved