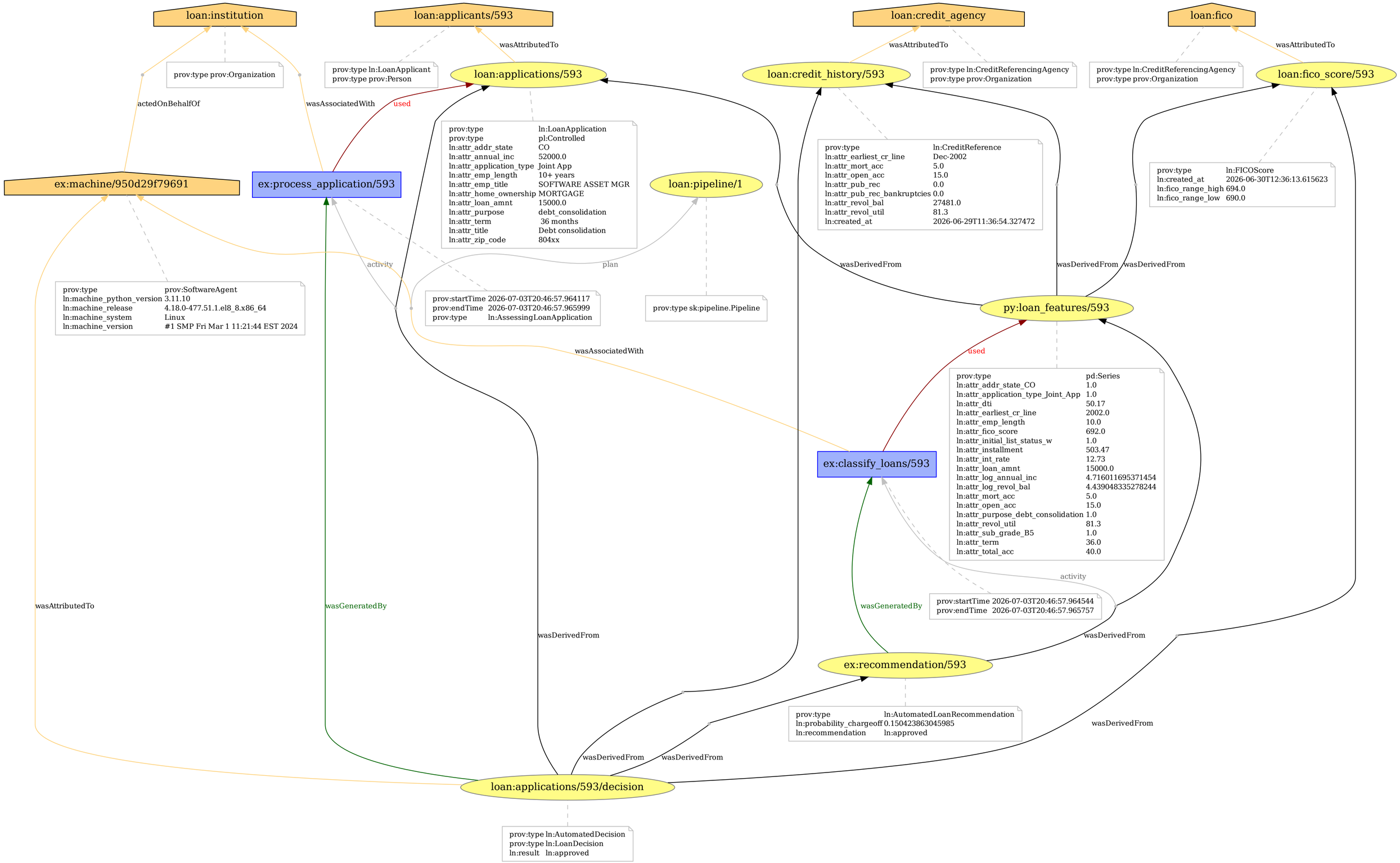
loan:institution
loan:applicants/593
loan:credit_agency
loan:fico
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
loan:applications/593
loan:credit_history/593
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/593
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CO
ln:attr_annual_inc 52000.0
ln:attr_application_type Joint App
ln:attr_emp_length 10+ years
ln:attr_emp_title SOFTWARE ASSET MGR
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 15000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 804xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Dec-2002
ln:attr_mort_acc 5.0
ln:attr_open_acc 15.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 27481.0
ln:attr_revol_util 81.3
ln:created_at 2026-06-29T11:36:54.327472
prov:type ln:FICOScore
ln:created_at 2026-06-30T12:36:13.615623
ln:fico_range_high 694.0
ln:fico_range_low 690.0
ex:machine/950d29f79691
ex:process_application/593
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 2026-07-03T20:46:57.964117
prov:endTime 2026-07-03T20:46:57.965999
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/593
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CO 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 50.17
ln:attr_earliest_cr_line 2002.0
ln:attr_emp_length 10.0
ln:attr_fico_score 692.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 503.47
ln:attr_int_rate 12.73
ln:attr_loan_amnt 15000.0
ln:attr_log_annual_inc 4.716011695371454
ln:attr_log_revol_bal 4.439048335278244
ln:attr_mort_acc 5.0
ln:attr_open_acc 15.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 81.3
ln:attr_sub_grade_B5 1.0
ln:attr_term 36.0
ln:attr_total_acc 40.0
ex:classify_loans/593
activity
prov:startTime 2026-07-03T20:46:57.964544
prov:endTime 2026-07-03T20:46:57.965757
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/593
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.150423863045985
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/593/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved