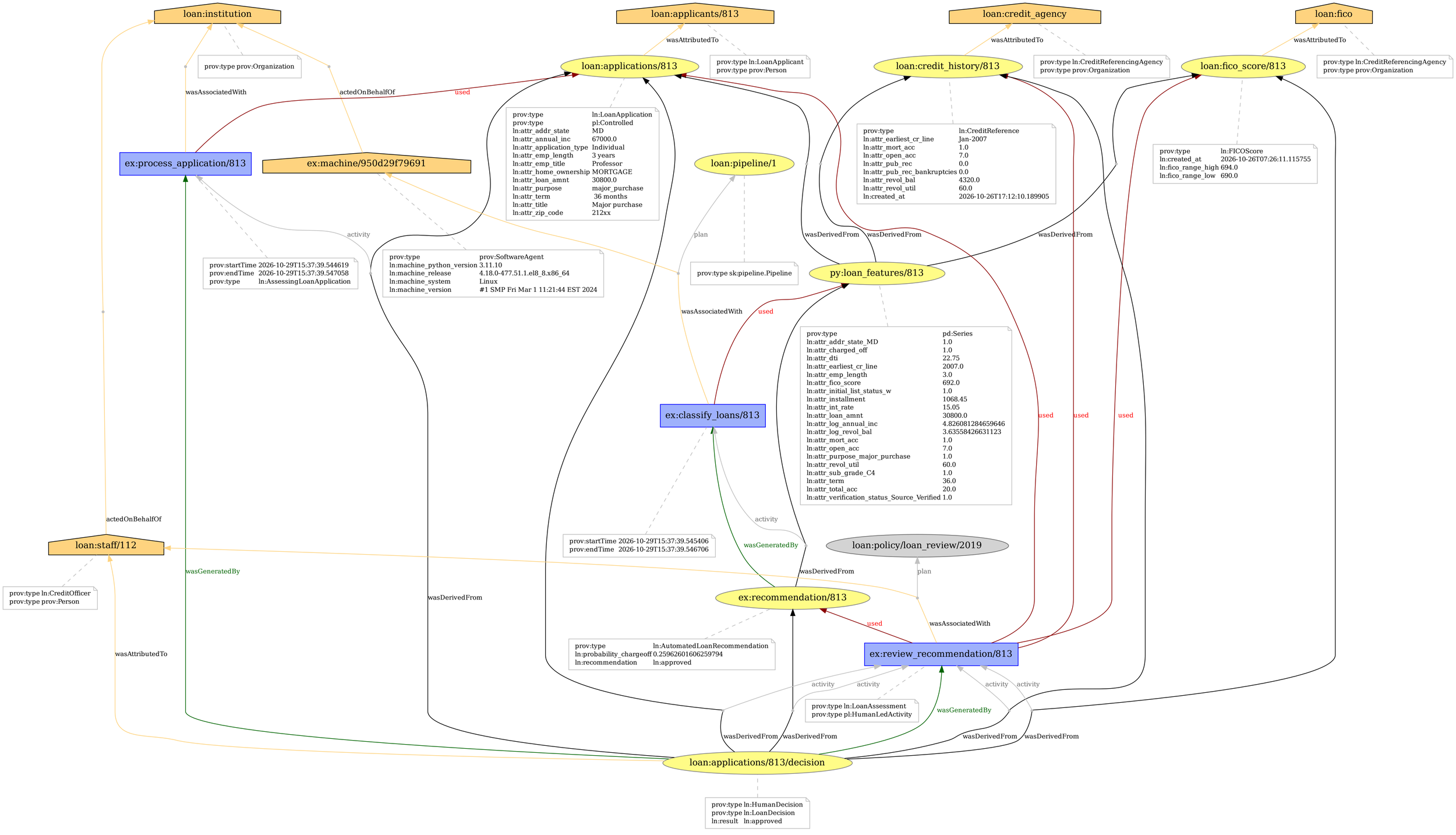
loan:institution
loan:applicants/813
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/813
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/813
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/813
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MD
ln:attr_annual_inc 67000.0
ln:attr_application_type Individual
ln:attr_emp_length 3 years
ln:attr_emp_title Professor
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 30800.0
ln:attr_purpose major_purchase
ln:attr_term 36 months
ln:attr_title Major purchase
ln:attr_zip_code 212xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jan-2007
ln:attr_mort_acc 1.0
ln:attr_open_acc 7.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 4320.0
ln:attr_revol_util 60.0
ln:created_at 2026-10-26T17:12:10.189905
prov:type ln:FICOScore
ln:created_at 2026-10-26T07:26:11.115755
ln:fico_range_high 694.0
ln:fico_range_low 690.0
ex:process_application/813
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
prov:startTime 2026-10-29T15:37:39.544619
prov:endTime 2026-10-29T15:37:39.547058
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/813
wasAssociatedWith
used
ex:classify_loans/813
prov:type pd:Series
ln:attr_addr_state_MD 1.0
ln:attr_charged_off 1.0
ln:attr_dti 22.75
ln:attr_earliest_cr_line 2007.0
ln:attr_emp_length 3.0
ln:attr_fico_score 692.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 1068.45
ln:attr_int_rate 15.05
ln:attr_loan_amnt 30800.0
ln:attr_log_annual_inc 4.826081284659646
ln:attr_log_revol_bal 3.63558426631123
ln:attr_mort_acc 1.0
ln:attr_open_acc 7.0
ln:attr_purpose_major_purchase 1.0
ln:attr_revol_util 60.0
ln:attr_sub_grade_C4 1.0
ln:attr_term 36.0
ln:attr_total_acc 20.0
ln:attr_verification_status_Source_Verified 1.0
actedOnBehalfOf
loan:staff/112
wasGeneratedBy
wasAttributedTo
prov:type ln:CreditOfficer
prov:type prov:Person
prov:startTime 2026-10-29T15:37:39.545406
prov:endTime 2026-10-29T15:37:39.546706
loan:policy/loan_review/2019
ex:recommendation/813
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.25962601606259794
ln:recommendation ln:approved
ex:review_recommendation/813
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
loan:applications/813/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved