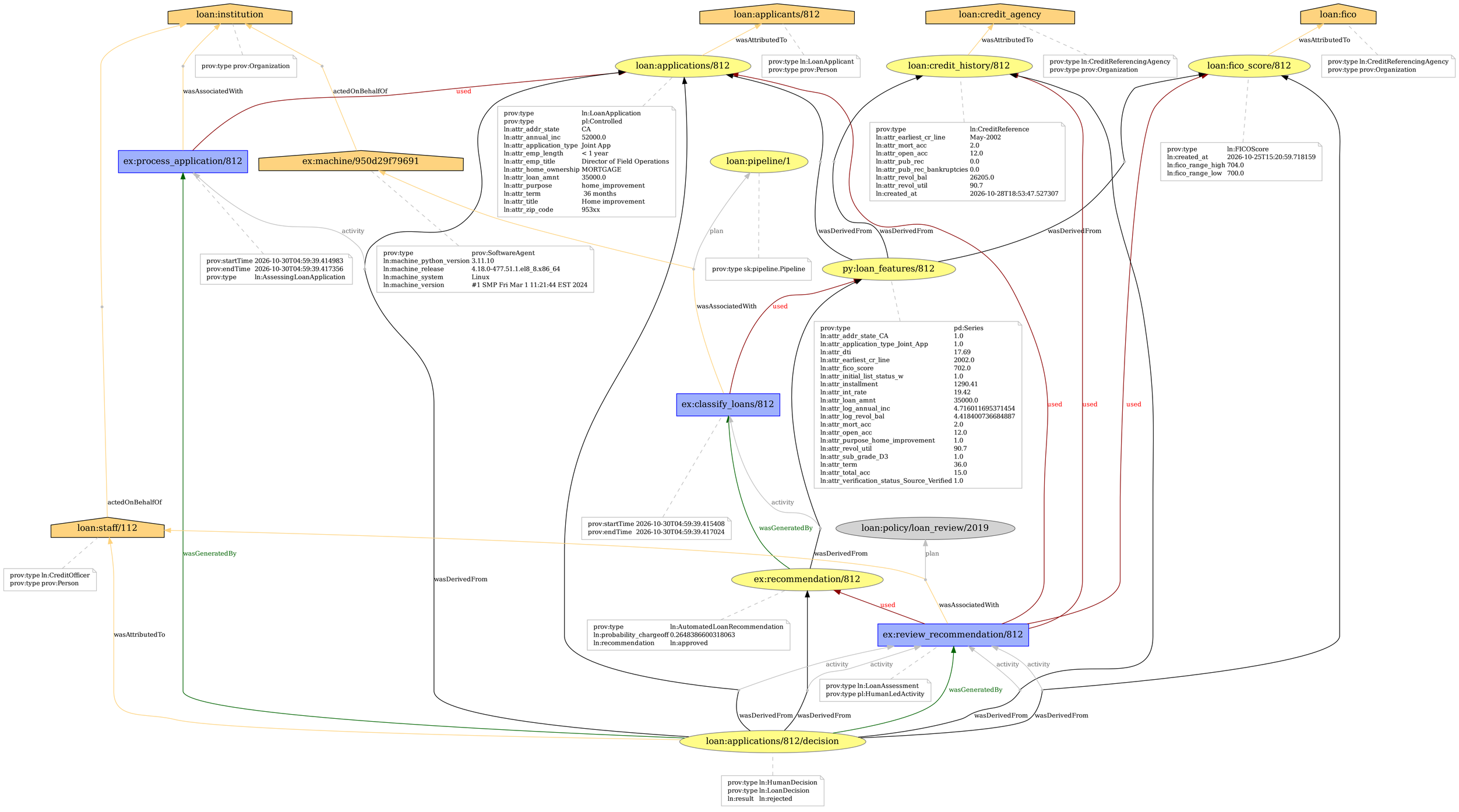
loan:institution
loan:applicants/812
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
wasAttributedTo
wasAttributedTo
loan:applications/812
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/812
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/812
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 52000.0
ln:attr_application_type Joint App
ln:attr_emp_length < 1 year
ln:attr_emp_title Director of Field Operations
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 35000.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 953xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line May-2002
ln:attr_mort_acc 2.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 26205.0
ln:attr_revol_util 90.7
ln:created_at 2026-10-28T18:53:47.527307
prov:type ln:FICOScore
ln:created_at 2026-10-25T15:20:59.718159
ln:fico_range_high 704.0
ln:fico_range_low 700.0
ex:process_application/812
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2026-10-30T04:59:39.414983
prov:endTime 2026-10-30T04:59:39.417356
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/812
wasAssociatedWith
used
used
used
used
prov:type pd:Series
ln:attr_addr_state_CA 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 17.69
ln:attr_earliest_cr_line 2002.0
ln:attr_fico_score 702.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 1290.41
ln:attr_int_rate 19.42
ln:attr_loan_amnt 35000.0
ln:attr_log_annual_inc 4.716011695371454
ln:attr_log_revol_bal 4.418400736684887
ln:attr_mort_acc 2.0
ln:attr_open_acc 12.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 90.7
ln:attr_sub_grade_D3 1.0
ln:attr_term 36.0
ln:attr_total_acc 15.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/812
actedOnBehalfOf
activity
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
prov:startTime 2026-10-30T04:59:39.415408
prov:endTime 2026-10-30T04:59:39.417024
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/812
used
wasAssociatedWith
wasAttributedTo
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.2648386600318063
ln:recommendation ln:approved
ex:review_recommendation/812
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/812/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected