loan:institution

loan:applicants/817

loan:credit_agency

loan:fico

prov:type prov:Organization

prov:type ln:LoanApplicant
prov:type prov:Person

wasAttributedTo

loan:applications/817

wasAttributedTo

loan:credit_history/817

prov:type ln:CreditReferencingAgency
prov:type prov:Organization

prov:type ln:CreditReferencingAgency
prov:type prov:Organization

wasAttributedTo

loan:fico_score/817

actedOnBehalfOf

wasAssociatedWith

used

prov:type	ln:LoanApplication
prov:type	pl:Controlled
ln:attr_addr_state	CA
ln:attr_annual_inc	85000.0
ln:attr_application_type	Individual
ln:attr_emp_length	10+ years
ln:attr_emp_title	Sales
ln:attr_home_ownership	RENT
ln:attr_loan_amnt	10000.0
ln:attr_purpose	credit_card
ln:attr_term	36 months
ln:attr_title	Credit card refinancing
ln:attr_zip_code	930xx

prov:type	ln:CreditReference
ln:attr_earliest_cr_line	Jan-2008
ln:attr_mort_acc	0.0
ln:attr_open_acc	6.0
ln:attr_pub_rec	0.0
ln:attr_pub_rec_bankruptcies	0.0
ln:attr_revol_bal	4927.0
ln:attr_revol_util	32.0
ln:created_at	2026-10-29T14:00:10.068750

prov:type	ln:FICOScore
ln:created_at	2026-10-28T14:04:35.330048
ln:fico_range_high	694.0
ln:fico_range_low	690.0

ex:machine/950d29f79691

ex:process_application/817

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	2026-10-30T11:39:26.220936
prov:endTime	2026-10-30T11:39:26.223094
prov:type	ln:AssessingLoanApplication

prov:type sk:pipeline.Pipeline

wasAssociatedWith

py:loan_features/817

used

prov:type	pd:Series
ln:attr_addr_state_CA	1.0
ln:attr_dti	7.06
ln:attr_earliest_cr_line	2008.0
ln:attr_emp_length	10.0
ln:attr_fico_score	692.0
ln:attr_home_ownership_RENT	1.0
ln:attr_initial_list_status_w	1.0
ln:attr_installment	313.23
ln:attr_int_rate	7.97
ln:attr_loan_amnt	10000.0
ln:attr_log_annual_inc	4.929424035031084
ln:attr_log_revol_bal	3.692670699156369
ln:attr_open_acc	6.0
ln:attr_purpose_credit_card	1.0
ln:attr_revol_util	32.0
ln:attr_sub_grade_A5	1.0
ln:attr_term	36.0
ln:attr_total_acc	8.0
ln:attr_verification_status_Source_Verified	1.0

ex:classify_loans/817

activity

prov:startTime	2026-10-30T11:39:26.221379
prov:endTime	2026-10-30T11:39:26.222877

wasAttributedTo

wasGeneratedBy

wasGeneratedBy

wasDerivedFrom

wasDerivedFrom

ex:recommendation/817

prov:type	ln:AutomatedLoanRecommendation
ln:probability_chargeoff	0.08214093800377 4
ln:recommendation	ln:approved

wasDerivedFrom

wasDerivedFrom

wasDerivedFrom

loan:applications/817/decision

prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved