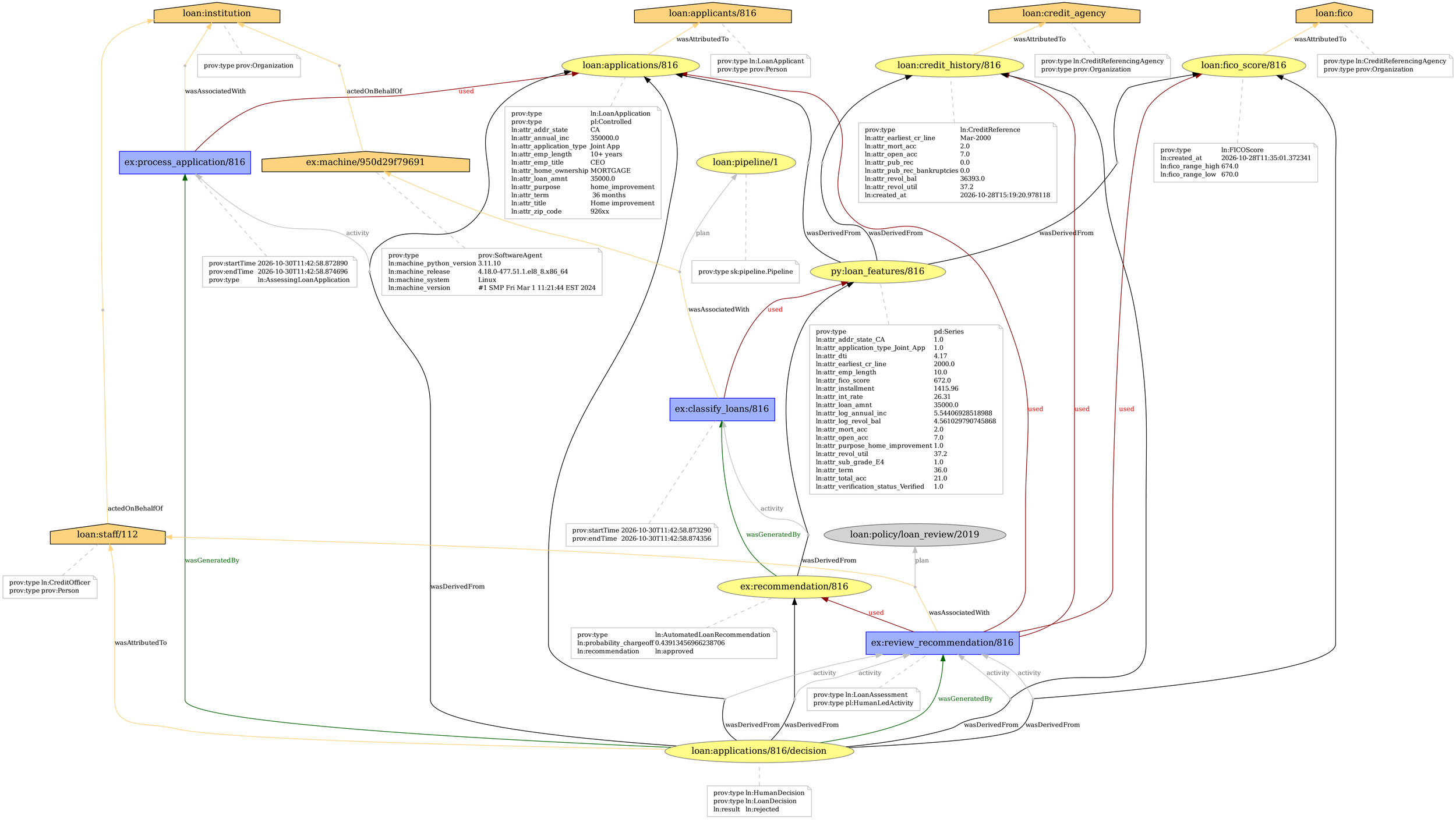
loan:institution
loan:applicants/816
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/816
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/816
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/816
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CA
ln:attr_annual_inc 350000.0
ln:attr_application_type Joint App
ln:attr_emp_length 10+ years
ln:attr_emp_title CEO
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 926xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Mar-2000
ln:attr_mort_acc 2.0
ln:attr_open_acc 7.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 36393.0
ln:attr_revol_util 37.2
ln:created_at 2026-10-28T15:19:20.978118
prov:type ln:FICOScore
ln:created_at 2026-10-28T11:35:01.372341
ln:fico_range_high 674.0
ln:fico_range_low 670.0
ex:process_application/816
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2026-10-30T11:42:58.872890
prov:endTime 2026-10-30T11:42:58.874696
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/816
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 4.17
ln:attr_earliest_cr_line 2000.0
ln:attr_emp_length 10.0
ln:attr_fico_score 672.0
ln:attr_installment 1415.96
ln:attr_int_rate 26.31
ln:attr_loan_amnt 35000.0
ln:attr_log_annual_inc 5.54406928518988
ln:attr_log_revol_bal 4.561029790745868
ln:attr_mort_acc 2.0
ln:attr_open_acc 7.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 37.2
ln:attr_sub_grade_E4 1.0
ln:attr_term 36.0
ln:attr_total_acc 21.0
ln:attr_verification_status_Verified 1.0
ex:classify_loans/816
actedOnBehalfOf
loan:staff/112
activity
wasGeneratedBy
loan:policy/loan_review/2019
prov:startTime 2026-10-30T11:42:58.873290
prov:endTime 2026-10-30T11:42:58.874356
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasAttributedTo
wasDerivedFrom
ex:recommendation/816
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.43913456966238706
ln:recommendation ln:approved
ex:review_recommendation/816
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/816/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected