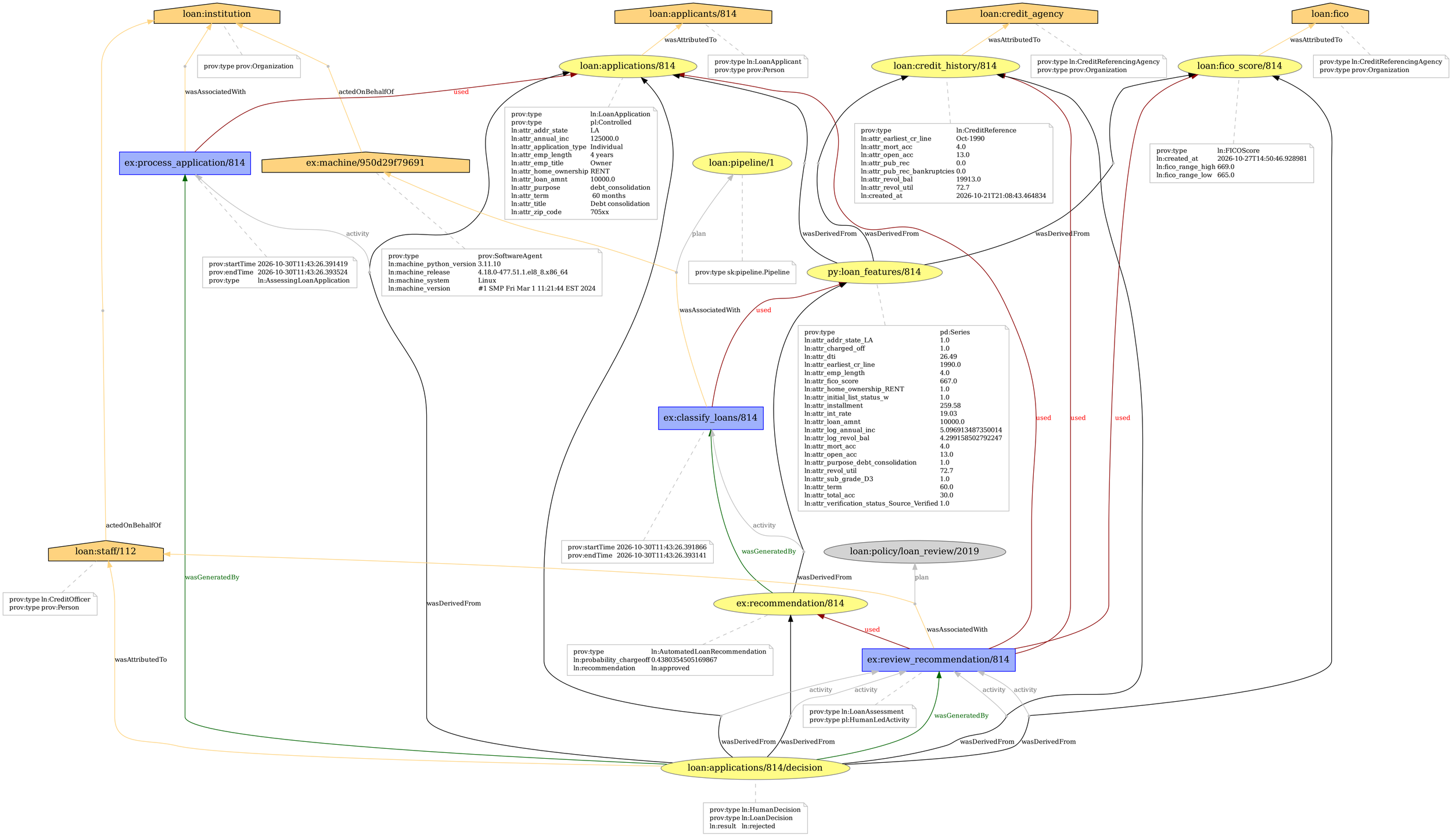
loan:institution
loan:applicants/814
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/814
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/814
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/814
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state LA
ln:attr_annual_inc 125000.0
ln:attr_application_type Individual
ln:attr_emp_length 4 years
ln:attr_emp_title Owner
ln:attr_home_ownership RENT
ln:attr_loan_amnt 10000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 705xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Oct-1990
ln:attr_mort_acc 4.0
ln:attr_open_acc 13.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 19913.0
ln:attr_revol_util 72.7
ln:created_at 2026-10-21T21:08:43.464834
prov:type ln:FICOScore
ln:created_at 2026-10-27T14:50:46.928981
ln:fico_range_high 669.0
ln:fico_range_low 665.0
ex:process_application/814
ex:machine/950d29f79691
loan:pipeline/1
activity
plan
wasDerivedFrom
prov:startTime 2026-10-30T11:43:26.391419
prov:endTime 2026-10-30T11:43:26.393524
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/814
wasAssociatedWith
ex:classify_loans/814
prov:type pd:Series
ln:attr_addr_state_LA 1.0
ln:attr_charged_off 1.0
ln:attr_dti 26.49
ln:attr_earliest_cr_line 1990.0
ln:attr_emp_length 4.0
ln:attr_fico_score 667.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 259.58
ln:attr_int_rate 19.03
ln:attr_loan_amnt 10000.0
ln:attr_log_annual_inc 5.096913487350014
ln:attr_log_revol_bal 4.299158502792247
ln:attr_mort_acc 4.0
ln:attr_open_acc 13.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 72.7
ln:attr_sub_grade_D3 1.0
ln:attr_term 60.0
ln:attr_total_acc 30.0
ln:attr_verification_status_Source_Verified 1.0
actedOnBehalfOf
loan:staff/112
prov:type ln:CreditOfficer
prov:type prov:Person
wasAttributedTo
wasGeneratedBy
prov:startTime 2026-10-30T11:43:26.391866
prov:endTime 2026-10-30T11:43:26.393141
loan:policy/loan_review/2019
ex:recommendation/814
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.4380354505169867
ln:recommendation ln:approved
ex:review_recommendation/814
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
loan:applications/814/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:rejected