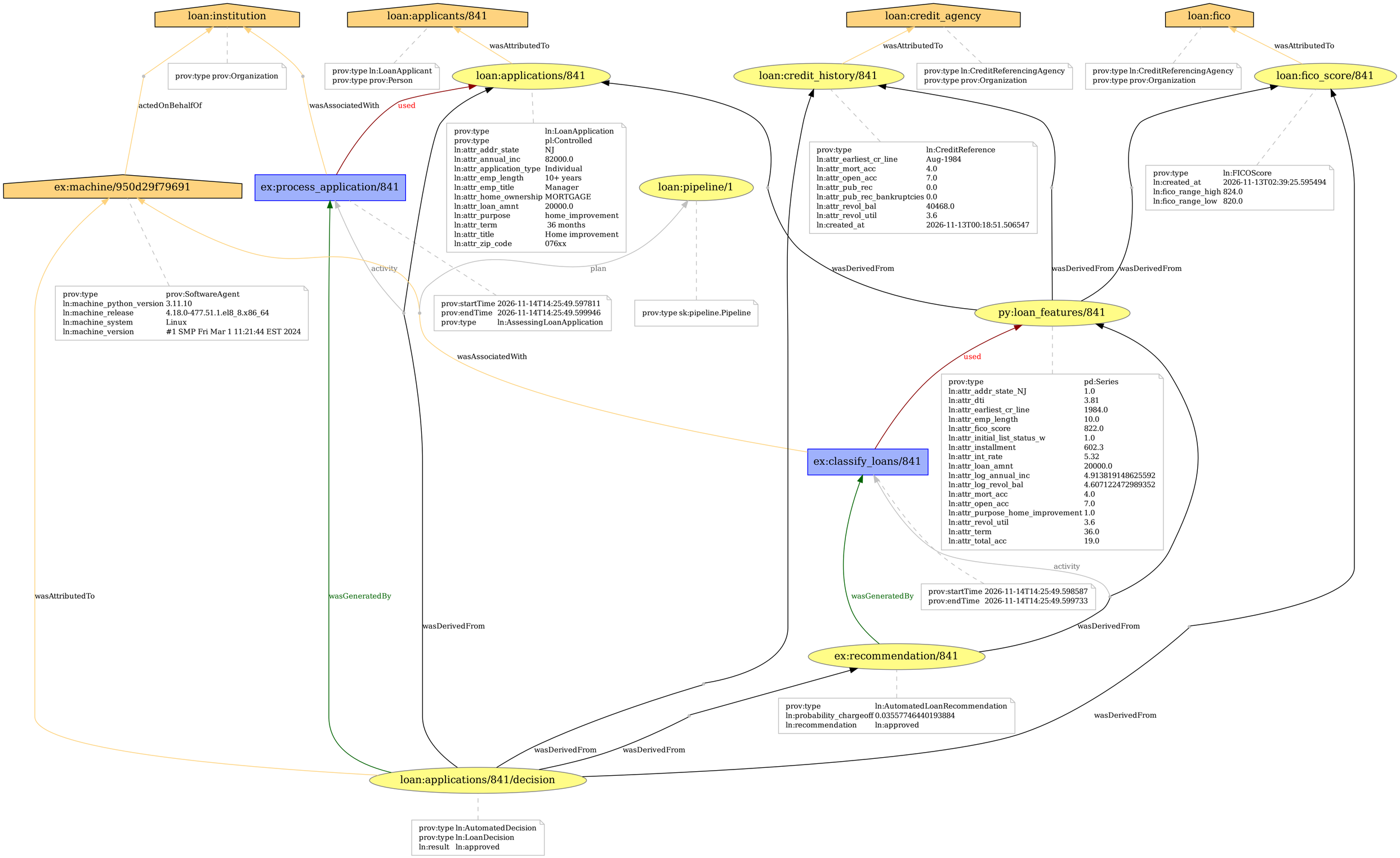

loan:institution
loan:applicants/841
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/841
loan:credit_history/841
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/841
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NJ
ln:attr_annual_inc 82000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Manager
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 20000.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 076xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Aug-1984
ln:attr_mort_acc 4.0
ln:attr_open_acc 7.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 40468.0
ln:attr_revol_util 3.6
ln:created_at 2026-11-13T00:18:51.506547
prov:type ln:FICOScore
ln:created_at 2026-11-13T02:39:25.595494
ln:fico_range_high 824.0
ln:fico_range_low 820.0
ex:machine/950d29f79691
ex:process_application/841
loan:pipeline/1
activity
plan
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 2026-11-14T14:25:49.597811
prov:endTime 2026-11-14T14:25:49.599946
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasAssociatedWith
py:loan_features/841
used
prov:type pd:Series
ln:attr_addr_state_NJ 1.0
ln:attr_dti 3.81
ln:attr_earliest_cr_line 1984.0
ln:attr_emp_length 10.0
ln:attr_fico_score 822.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 602.3
ln:attr_int_rate 5.32
ln:attr_loan_amnt 20000.0
ln:attr_log_annual_inc 4.913819148625592
ln:attr_log_revol_bal 4.607122472989352
ln:attr_mort_acc 4.0
ln:attr_open_acc 7.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 3.6
ln:attr_term 36.0
ln:attr_total_acc 19.0
ex:classify_loans/841
activity
prov:startTime 2026-11-14T14:25:49.598587
prov:endTime 2026-11-14T14:25:49.599733
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/841
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/841/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved