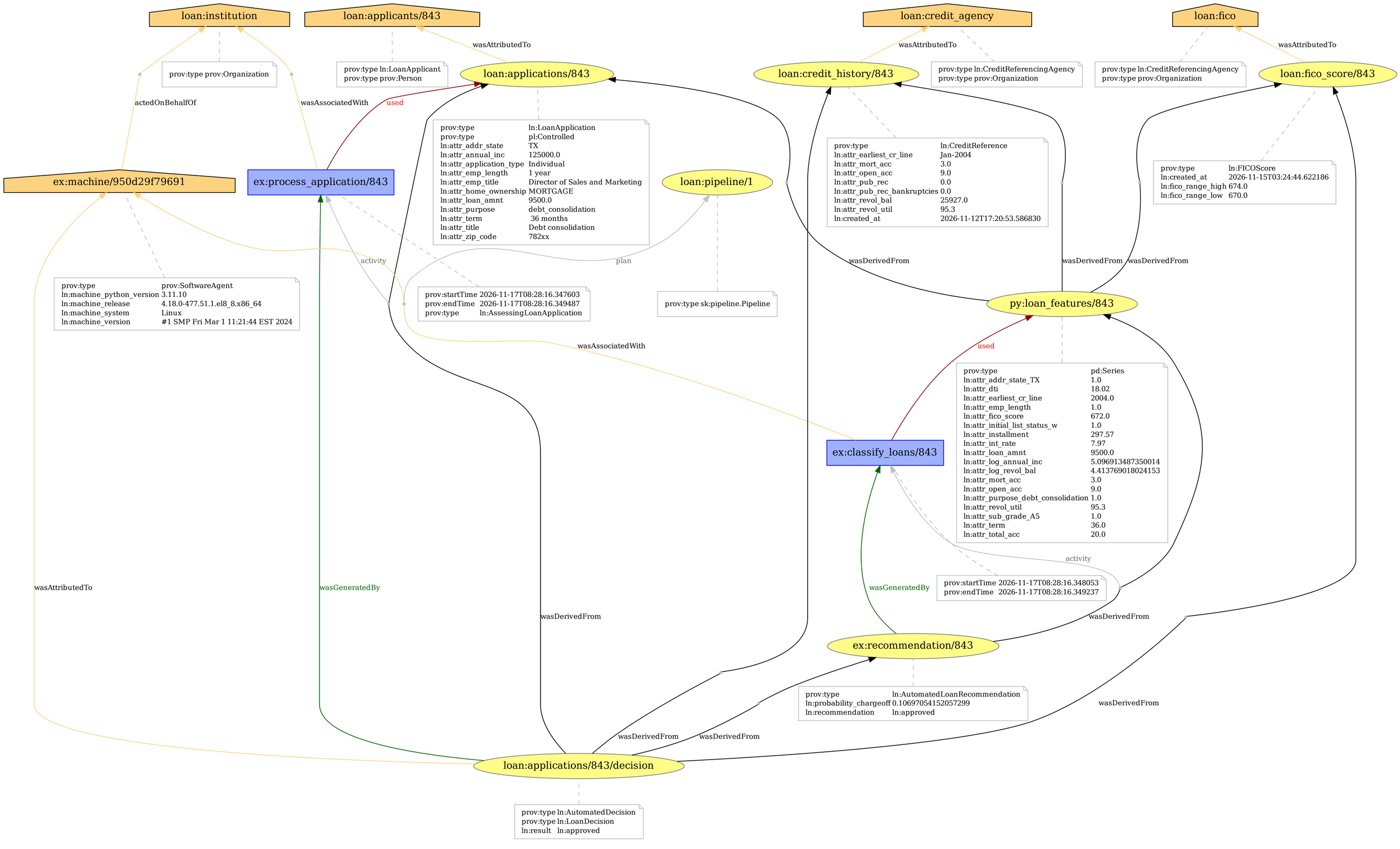

loan:institution
loan:applicants/843
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/843
loan:credit_history/843
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/843
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state TX
ln:attr_annual_inc 125000.0
ln:attr_application_type Individual
ln:attr_emp_length 1 year
ln:attr_emp_title Director of Sales and Marketing
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 9500.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 782xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jan-2004
ln:attr_mort_acc 3.0
ln:attr_open_acc 9.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 25927.0
ln:attr_revol_util 95.3
ln:created_at 2026-11-12T17:20:53.586830
prov:type ln:FICOScore
ln:created_at 2026-11-15T03:24:44.622186
ln:fico_range_high 674.0
ln:fico_range_low 670.0
ex:machine/950d29f79691
ex:process_application/843
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 2026-11-17T08:28:16.347603
prov:endTime 2026-11-17T08:28:16.349487
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
py:loan_features/843
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_TX 1.0
ln:attr_dti 18.02
ln:attr_earliest_cr_line 2004.0
ln:attr_emp_length 1.0
ln:attr_fico_score 672.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 297.57
ln:attr_int_rate 7.97
ln:attr_loan_amnt 9500.0
ln:attr_log_annual_inc 5.096913487350014
ln:attr_log_revol_bal 4.413769018024153
ln:attr_mort_acc 3.0
ln:attr_open_acc 9.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 95.3
ln:attr_sub_grade_A5 1.0
ln:attr_term 36.0
ln:attr_total_acc 20.0
ex:classify_loans/843
activity
prov:startTime 2026-11-17T08:28:16.348053
prov:endTime 2026-11-17T08:28:16.349237
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/843
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.10697054152057299
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/843/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved