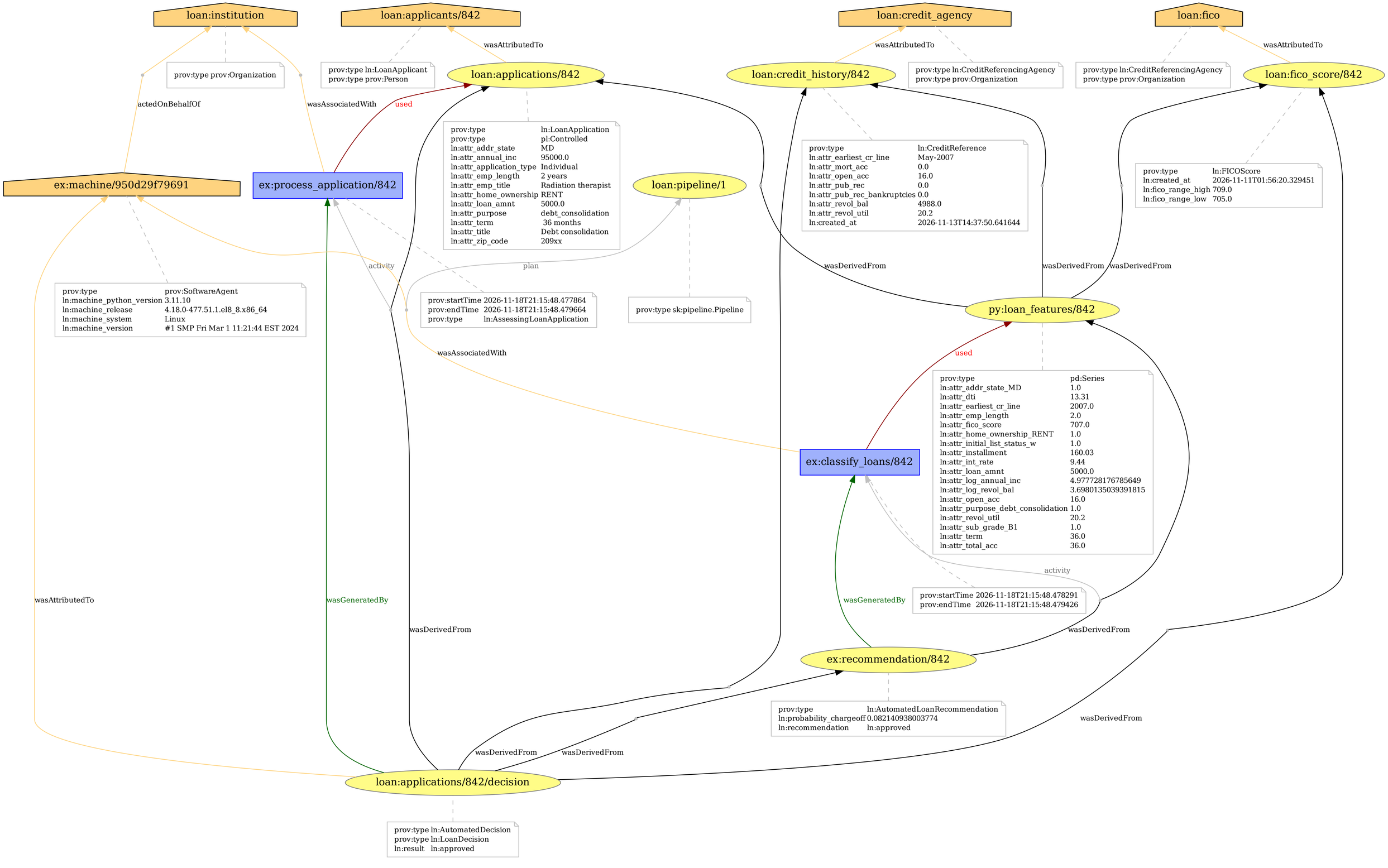

loan:institution
loan:applicants/842
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/842
loan:credit_history/842
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/842
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MD
ln:attr_annual_inc 95000.0
ln:attr_application_type Individual
ln:attr_emp_length 2 years
ln:attr_emp_title Radiation therapist
ln:attr_home_ownership RENT
ln:attr_loan_amnt 5000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 209xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line May-2007
ln:attr_mort_acc 0.0
ln:attr_open_acc 16.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 4988.0
ln:attr_revol_util 20.2
ln:created_at 2026-11-13T14:37:50.641644
prov:type ln:FICOScore
ln:created_at 2026-11-11T01:56:20.329451
ln:fico_range_high 709.0
ln:fico_range_low 705.0
ex:machine/950d29f79691
ex:process_application/842
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 2026-11-18T21:15:48.477864
prov:endTime 2026-11-18T21:15:48.479664
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasAssociatedWith
py:loan_features/842
used
prov:type pd:Series
ln:attr_addr_state_MD 1.0
ln:attr_dti 13.31
ln:attr_earliest_cr_line 2007.0
ln:attr_emp_length 2.0
ln:attr_fico_score 707.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 160.03
ln:attr_int_rate 9.44
ln:attr_loan_amnt 5000.0
ln:attr_log_annual_inc 4.977728176785649
ln:attr_log_revol_bal 3.6980135039391815
ln:attr_open_acc 16.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 20.2
ln:attr_sub_grade_B1 1.0
ln:attr_term 36.0
ln:attr_total_acc 36.0
ex:classify_loans/842
activity
prov:startTime 2026-11-18T21:15:48.478291
prov:endTime 2026-11-18T21:15:48.479426
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/842
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.082140938003774
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/842/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved