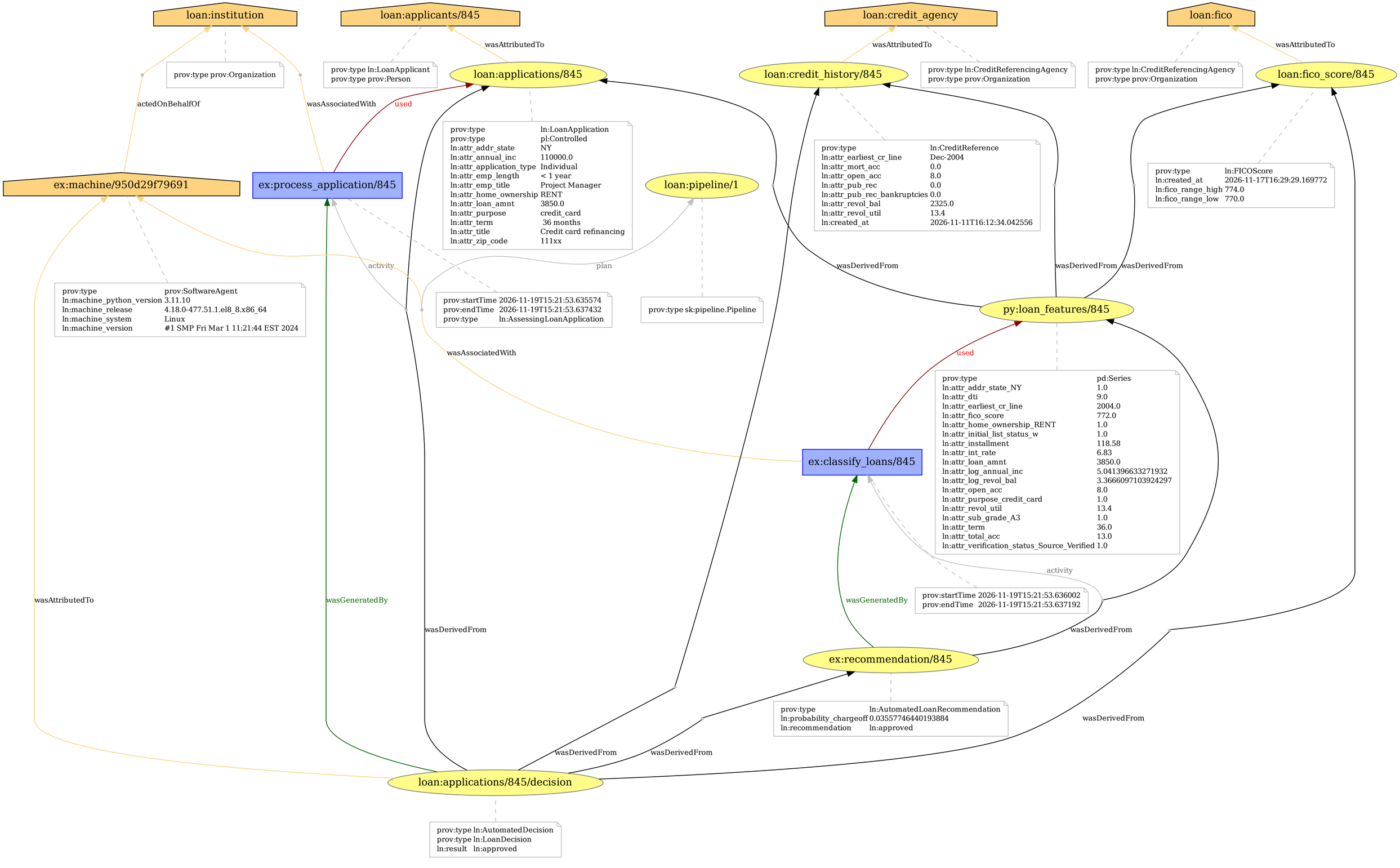

loan:institution
loan:applicants/845
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/845
loan:credit_history/845
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/845
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state NY
ln:attr_annual_inc 110000.0
ln:attr_application_type Individual
ln:attr_emp_length < 1 year
ln:attr_emp_title Project Manager
ln:attr_home_ownership RENT
ln:attr_loan_amnt 3850.0
ln:attr_purpose credit_card
ln:attr_term 36 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 111xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Dec-2004
ln:attr_mort_acc 0.0
ln:attr_open_acc 8.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 2325.0
ln:attr_revol_util 13.4
ln:created_at 2026-11-11T16:12:34.042556
prov:type ln:FICOScore
ln:created_at 2026-11-17T16:29:29.169772
ln:fico_range_high 774.0
ln:fico_range_low 770.0
ex:machine/950d29f79691
ex:process_application/845
loan:pipeline/1
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
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 2026-11-19T15:21:53.635574
prov:endTime 2026-11-19T15:21:53.637432
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/845
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_NY 1.0
ln:attr_dti 9.0
ln:attr_earliest_cr_line 2004.0
ln:attr_fico_score 772.0
ln:attr_home_ownership_RENT 1.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 118.58
ln:attr_int_rate 6.83
ln:attr_loan_amnt 3850.0
ln:attr_log_annual_inc 5.041396633271932
ln:attr_log_revol_bal 3.3666097103924297
ln:attr_open_acc 8.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 13.4
ln:attr_sub_grade_A3 1.0
ln:attr_term 36.0
ln:attr_total_acc 13.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/845
activity
prov:startTime 2026-11-19T15:21:53.636002
prov:endTime 2026-11-19T15:21:53.637192
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
ex:recommendation/845
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
loan:applications/845/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved