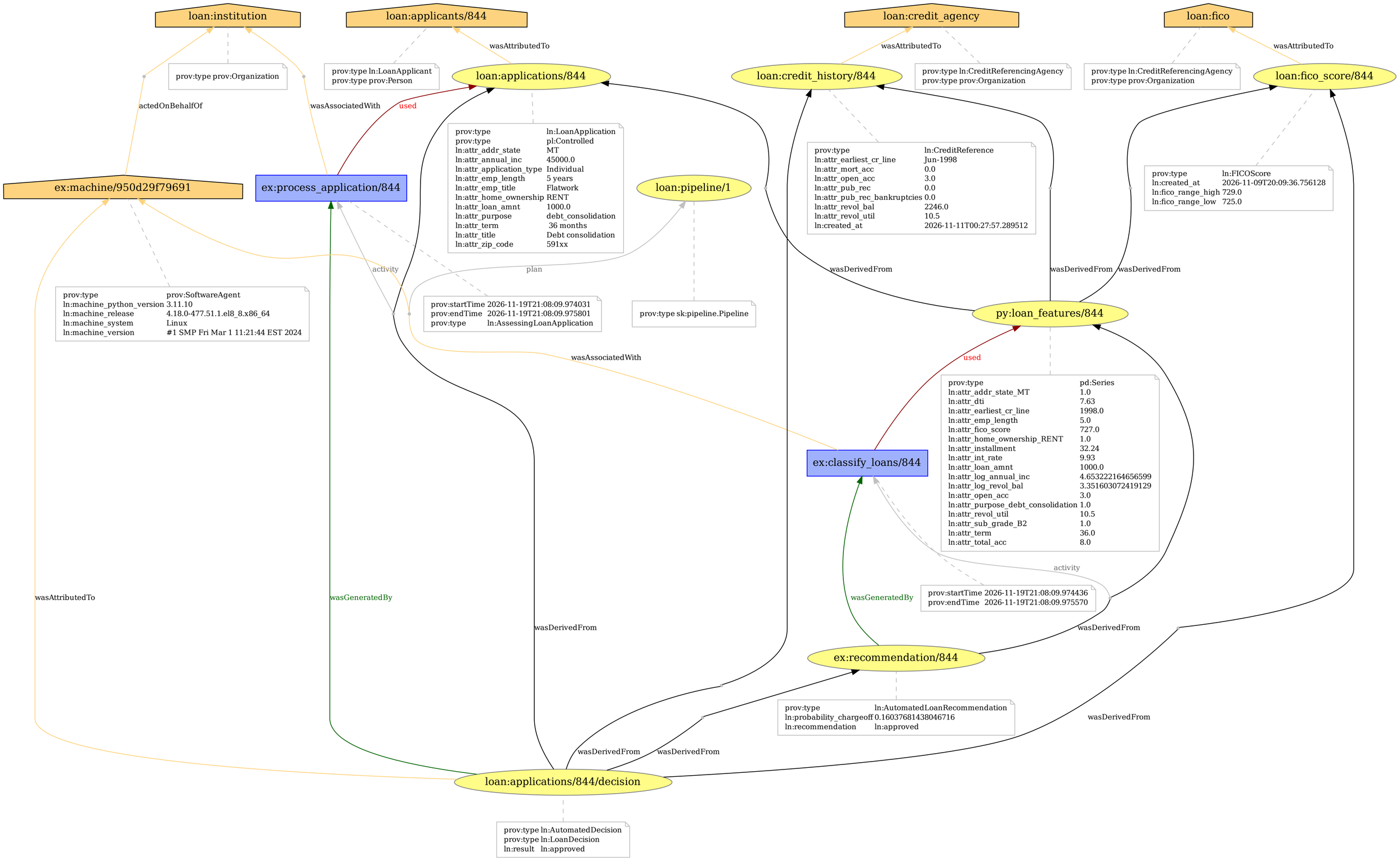

loan:institution
loan:applicants/844
loan:credit_agency
loan:fico
prov:type prov:Organization
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/844
loan:credit_history/844
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/844
actedOnBehalfOf
wasAssociatedWith
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MT
ln:attr_annual_inc 45000.0
ln:attr_application_type Individual
ln:attr_emp_length 5 years
ln:attr_emp_title Flatwork
ln:attr_home_ownership RENT
ln:attr_loan_amnt 1000.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 591xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-1998
ln:attr_mort_acc 0.0
ln:attr_open_acc 3.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 2246.0
ln:attr_revol_util 10.5
ln:created_at 2026-11-11T00:27:57.289512
prov:type ln:FICOScore
ln:created_at 2026-11-09T20:09:36.756128
ln:fico_range_high 729.0
ln:fico_range_low 725.0
ex:machine/950d29f79691
ex:process_application/844
loan:pipeline/1
activity
plan
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 2026-11-19T21:08:09.974031
prov:endTime 2026-11-19T21:08:09.975801
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
py:loan_features/844
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MT 1.0
ln:attr_dti 7.63
ln:attr_earliest_cr_line 1998.0
ln:attr_emp_length 5.0
ln:attr_fico_score 727.0
ln:attr_home_ownership_RENT 1.0
ln:attr_installment 32.24
ln:attr_int_rate 9.93
ln:attr_loan_amnt 1000.0
ln:attr_log_annual_inc 4.653222164656599
ln:attr_log_revol_bal 3.351603072419129
ln:attr_open_acc 3.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 10.5
ln:attr_sub_grade_B2 1.0
ln:attr_term 36.0
ln:attr_total_acc 8.0
ex:classify_loans/844
activity
prov:startTime 2026-11-19T21:08:09.974436
prov:endTime 2026-11-19T21:08:09.975570
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
ex:recommendation/844
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.16037681438046716
ln:recommendation ln:approved
loan:applications/844/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved