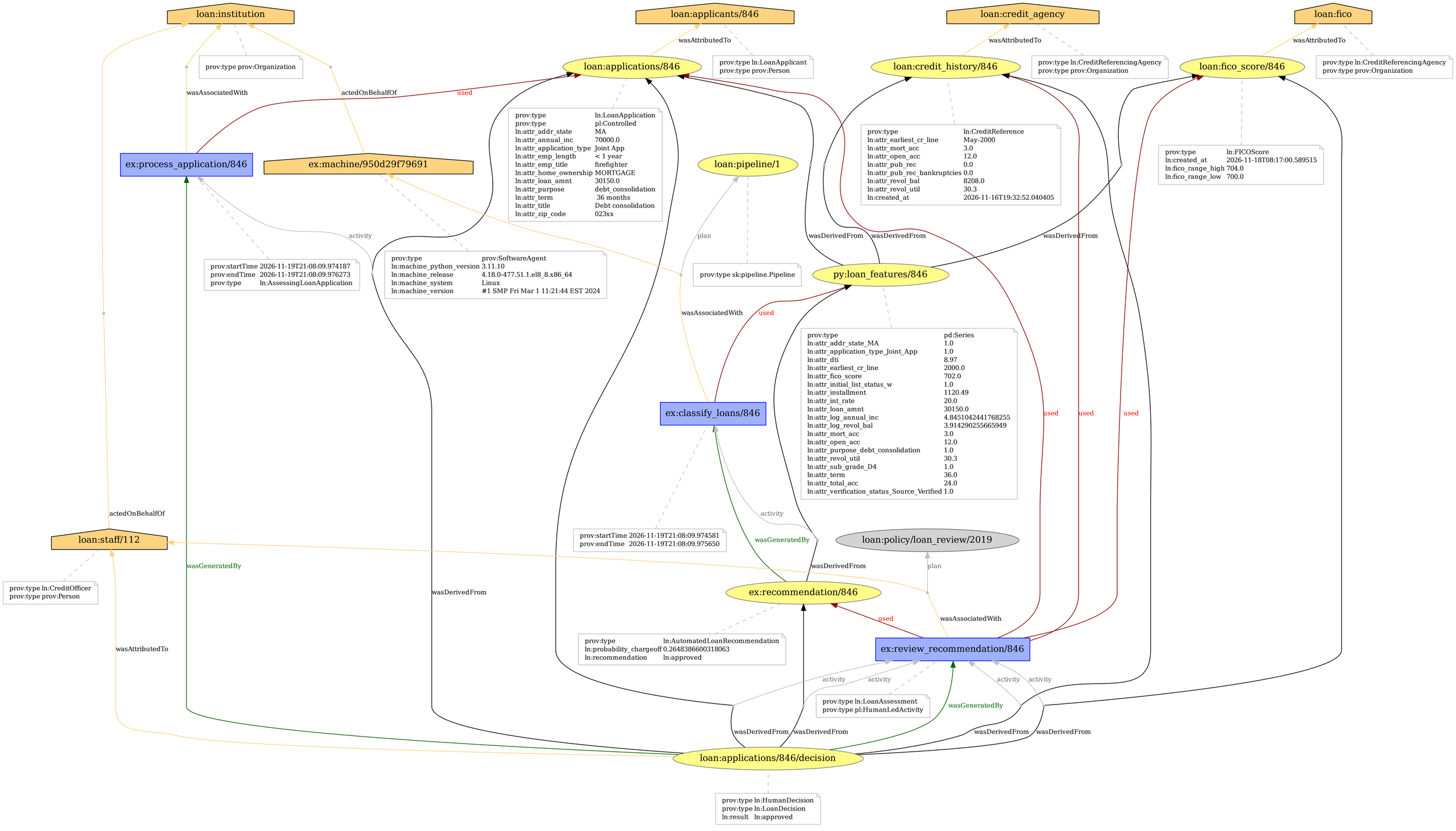

loan:institution
loan:applicants/846
loan:credit_agency
loan:fico
prov:type prov:Organization
wasAttributedTo
loan:applications/846
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_history/846
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/846
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
ex:process_application/846
ex:machine/950d29f79691
loan:pipeline/1
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state MA
ln:attr_annual_inc 70000.0
ln:attr_application_type Joint App
ln:attr_emp_length < 1 year
ln:attr_emp_title firefighter
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 30150.0
ln:attr_purpose debt_consolidation
ln:attr_term 36 months
ln:attr_title Debt consolidation
ln:attr_zip_code 023xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line May-2000
ln:attr_mort_acc 3.0
ln:attr_open_acc 12.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 8208.0
ln:attr_revol_util 30.3
ln:created_at 2026-11-16T19:32:52.040405
prov:type ln:FICOScore
ln:created_at 2026-11-18T08:17:00.589515
ln:fico_range_high 704.0
ln:fico_range_low 700.0
activity
plan
wasDerivedFrom
prov:startTime 2026-11-19T21:08:09.974187
prov:endTime 2026-11-19T21:08:09.976273
prov:type ln:AssessingLoanApplication
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:type sk:pipeline.Pipeline
py:loan_features/846
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_MA 1.0
ln:attr_application_type_Joint_App 1.0
ln:attr_dti 8.97
ln:attr_earliest_cr_line 2000.0
ln:attr_fico_score 702.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 1120.49
ln:attr_int_rate 20.0
ln:attr_loan_amnt 30150.0
ln:attr_log_annual_inc 4.8451042441768255
ln:attr_log_revol_bal 3.914290255665949
ln:attr_mort_acc 3.0
ln:attr_open_acc 12.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 30.3
ln:attr_sub_grade_D4 1.0
ln:attr_term 36.0
ln:attr_total_acc 24.0
ln:attr_verification_status_Source_Verified 1.0
ex:classify_loans/846
prov:startTime 2026-11-19T21:08:09.974581
prov:endTime 2026-11-19T21:08:09.975650
loan:policy/loan_review/2019
loan:staff/112
prov:type ln:CreditOfficer
prov:type prov:Person
ex:recommendation/846
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.2648386600318063
ln:recommendation ln:approved
ex:review_recommendation/846
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
loan:applications/846/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved