**Sequential Chain Analysis**
**Consumer → Advocate → Risk → Manager → Data → Science → Regulatory**
**(n=5,442 chains)**

Approval Rate Evolution Through Chain

Final Approval Rate by Ethnicity

Interest Rate Evolution

Agent Agreement Distribution

Final Approval Type Distribution

Confidence Evolution

White_Signal
Hispanic_Signal
Asian_Signal
Black_Signal

STANDARD_TERMS
75.2%
SUBOPTIMAL_TERMS 0.6%
MANUAL_REVIEW 9.3%
DENIAL 14.9%