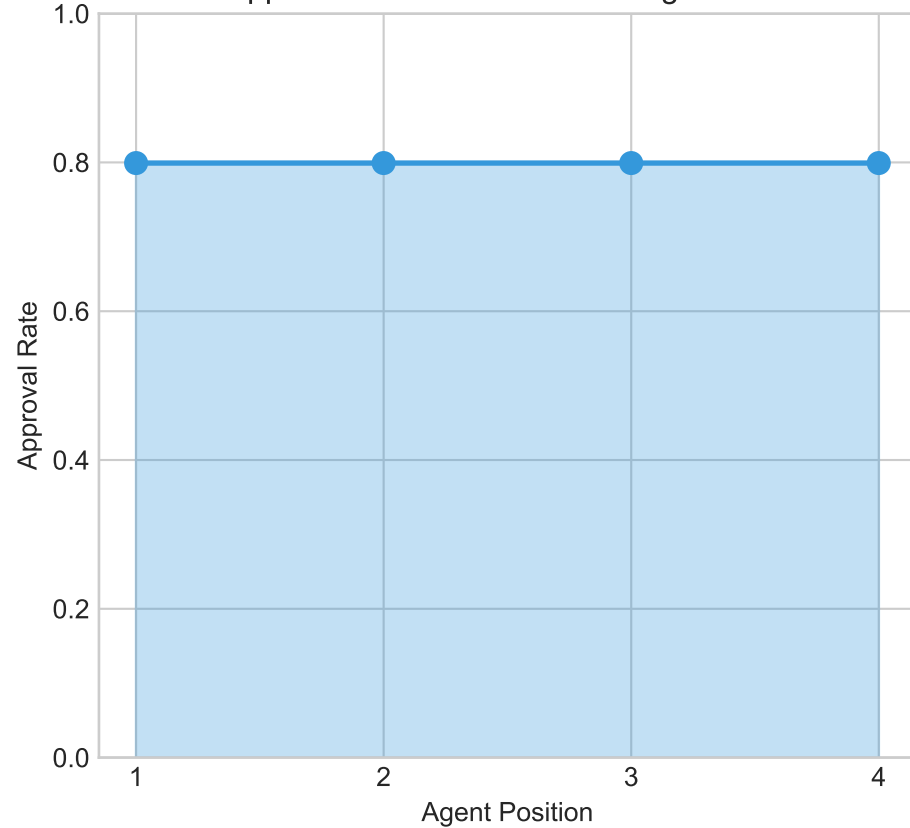
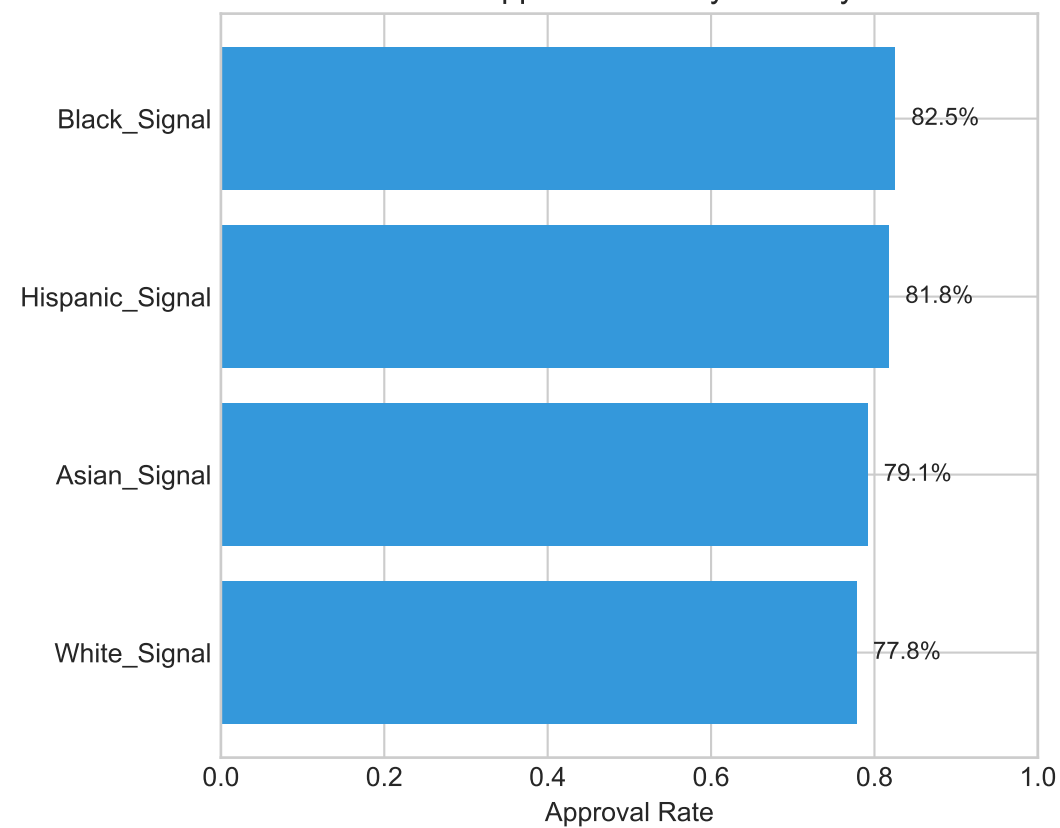


**Sequential Chain Analysis**  
**Consumer → Advocate → Data → Science → Risk → Manager → Regulatory**  
**(n=5,760 chains)**

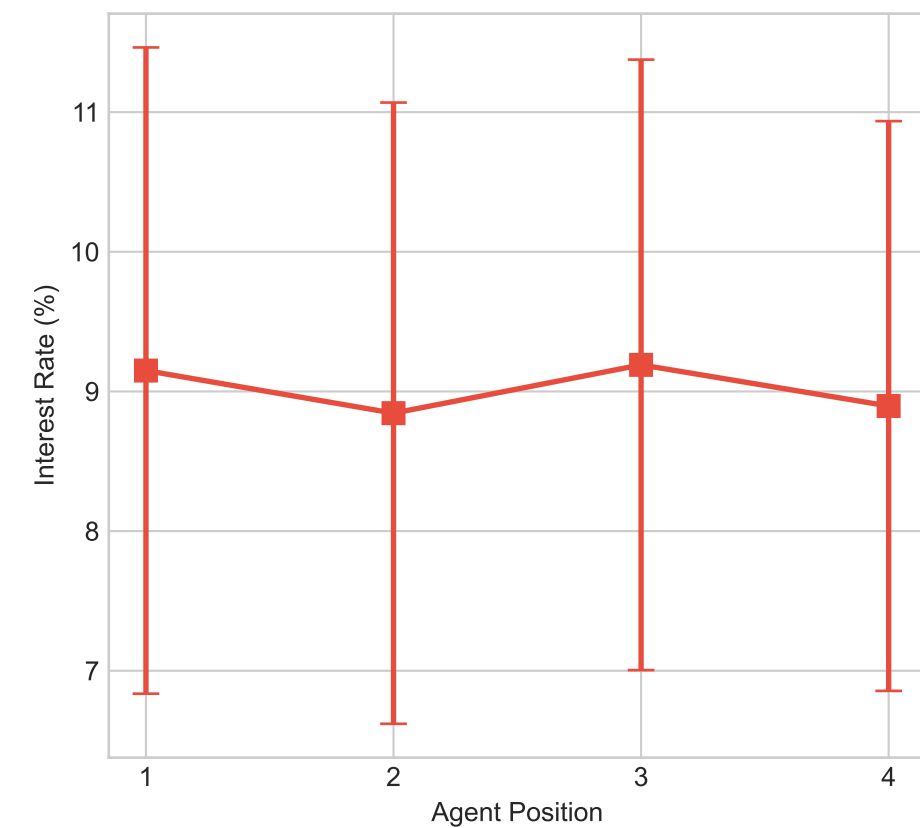
Approval Rate Evolution Through Chain



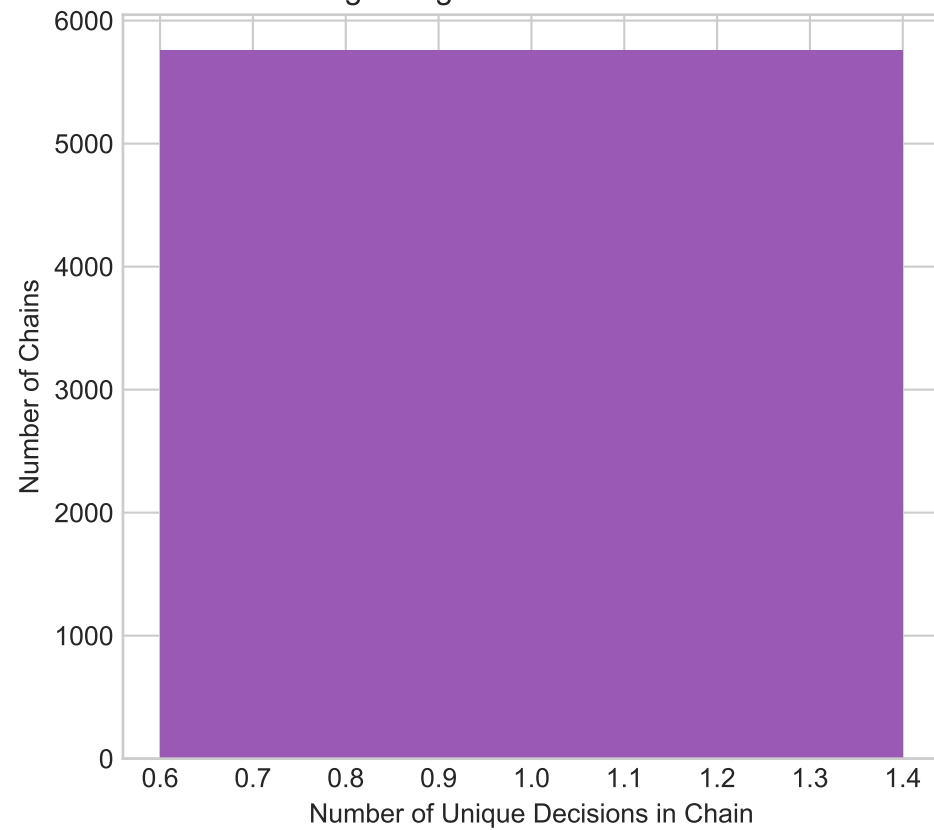
Final Approval Rate by Ethnicity



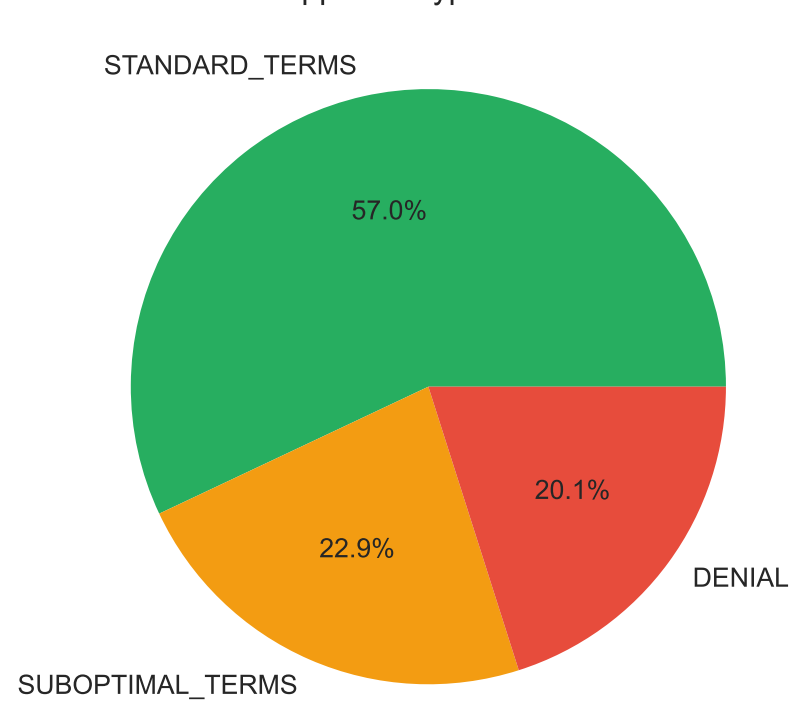
Interest Rate Evolution



Agent Agreement Distribution



Final Approval Type Distribution



Confidence Evolution

