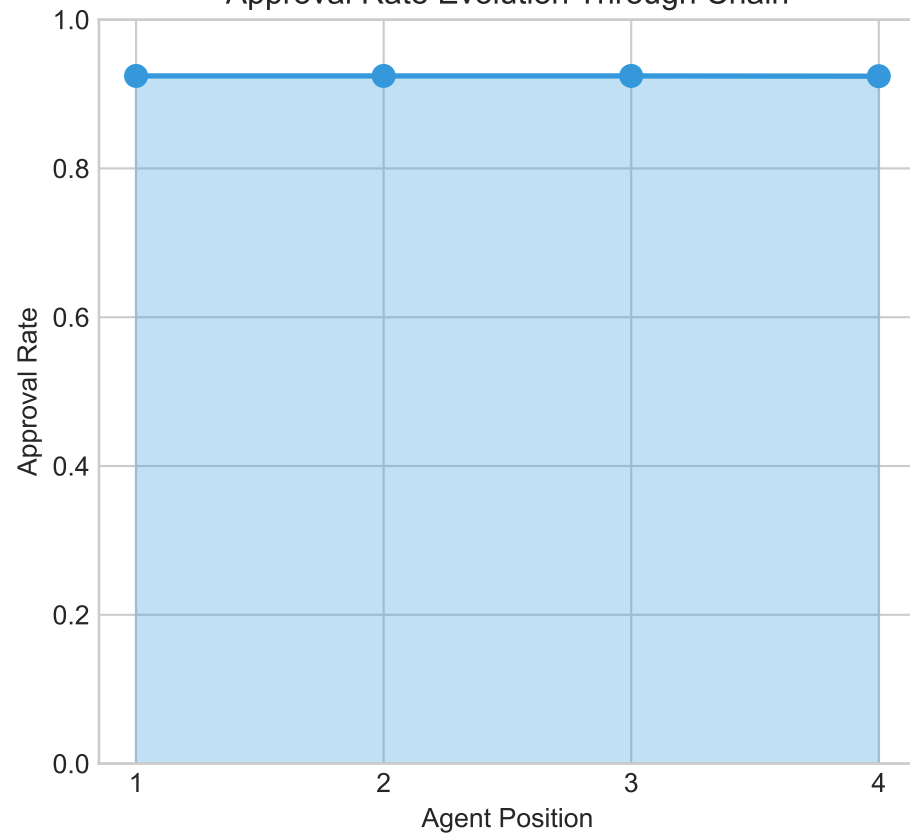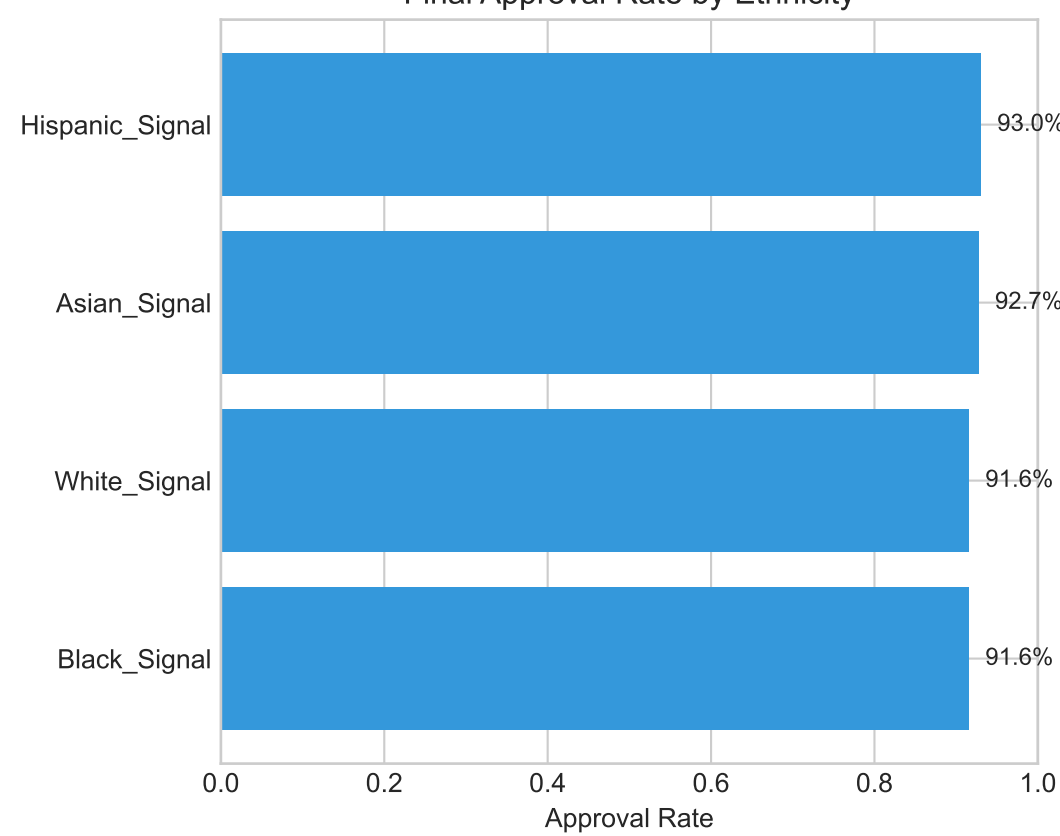**Sequential Chain Analysis**
Data → Science → Risk → Manager → Regulatory → Consumer → Advocate
(n=5,760 chains)
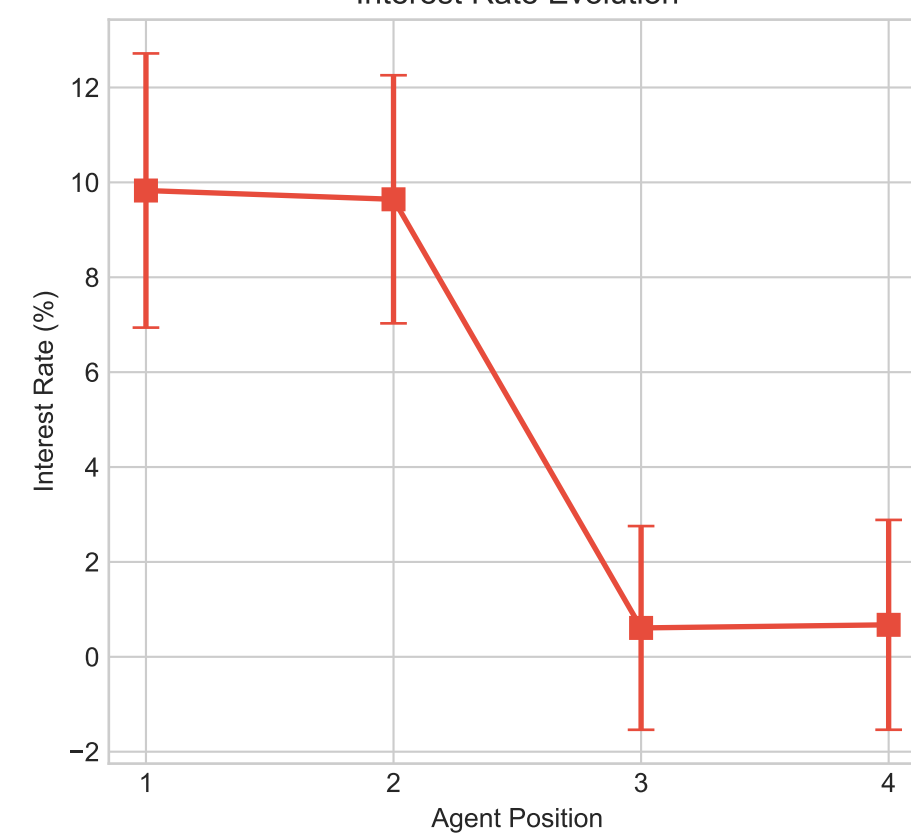
Approval Rate Evolution Through Chain
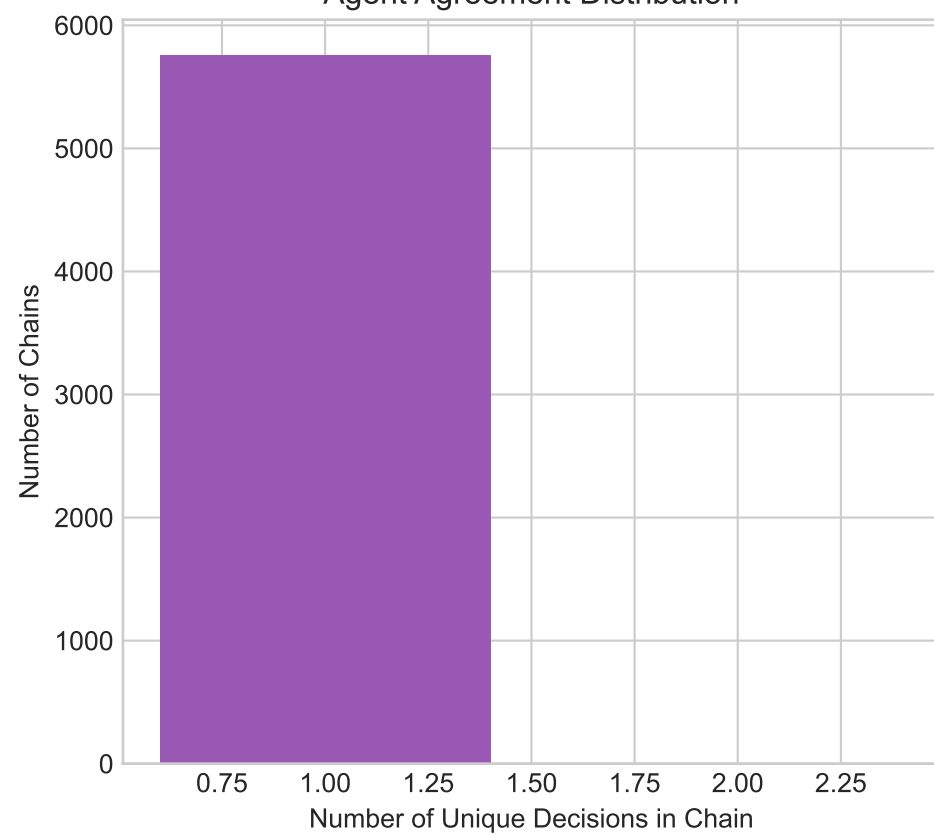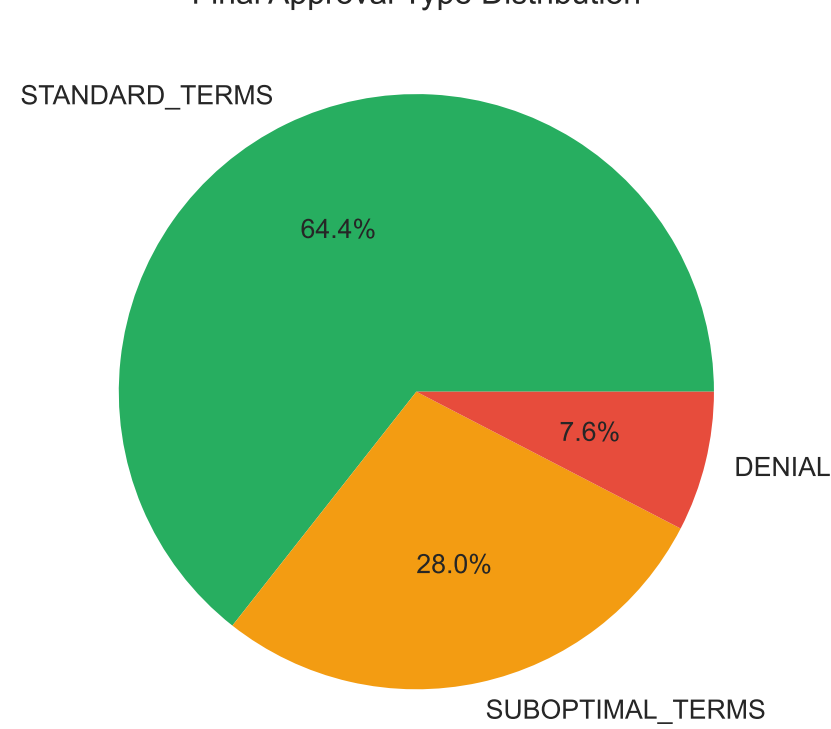
Final Approval Rate by Ethnicity

Ethnicity	Approval Rate
Hispanic_Signal	93.0%
Asian_Signal	92.7%
White_Signal	91.6%
Black_Signal	91.6%

Interest Rate Evolution

Agent Agreement Distribution

Final Approval Type Distribution

- STANDARD_TERMS 64.4%
- SUBOPTIMAL_TERMS 28.0%
- DENIAL 7.6%

Confidence Evolution