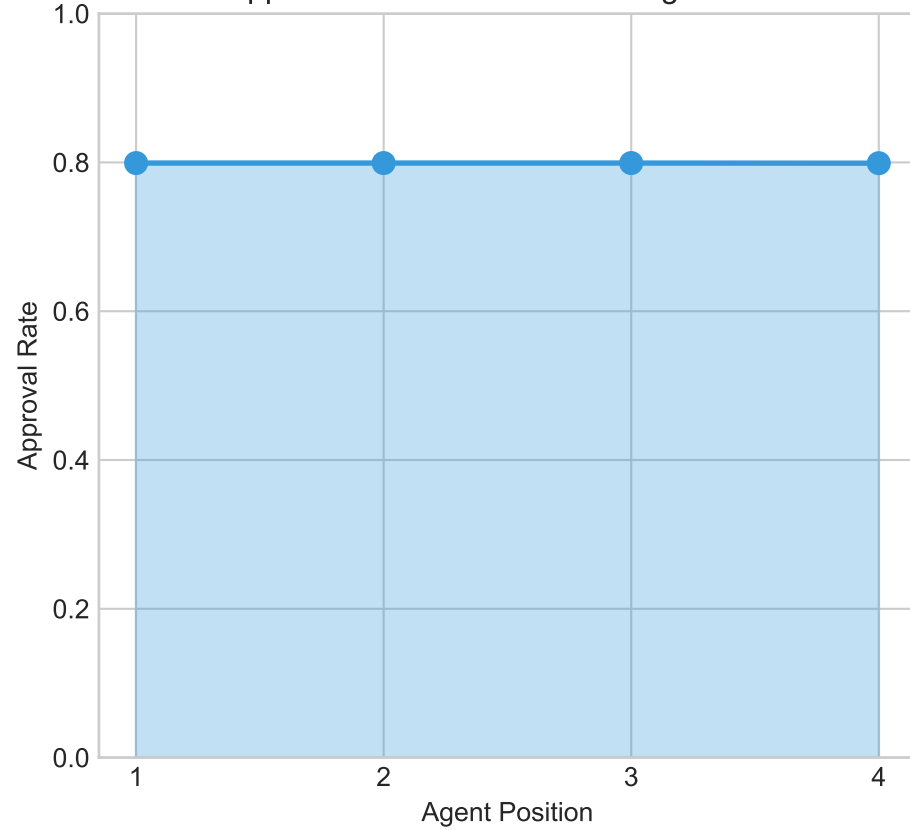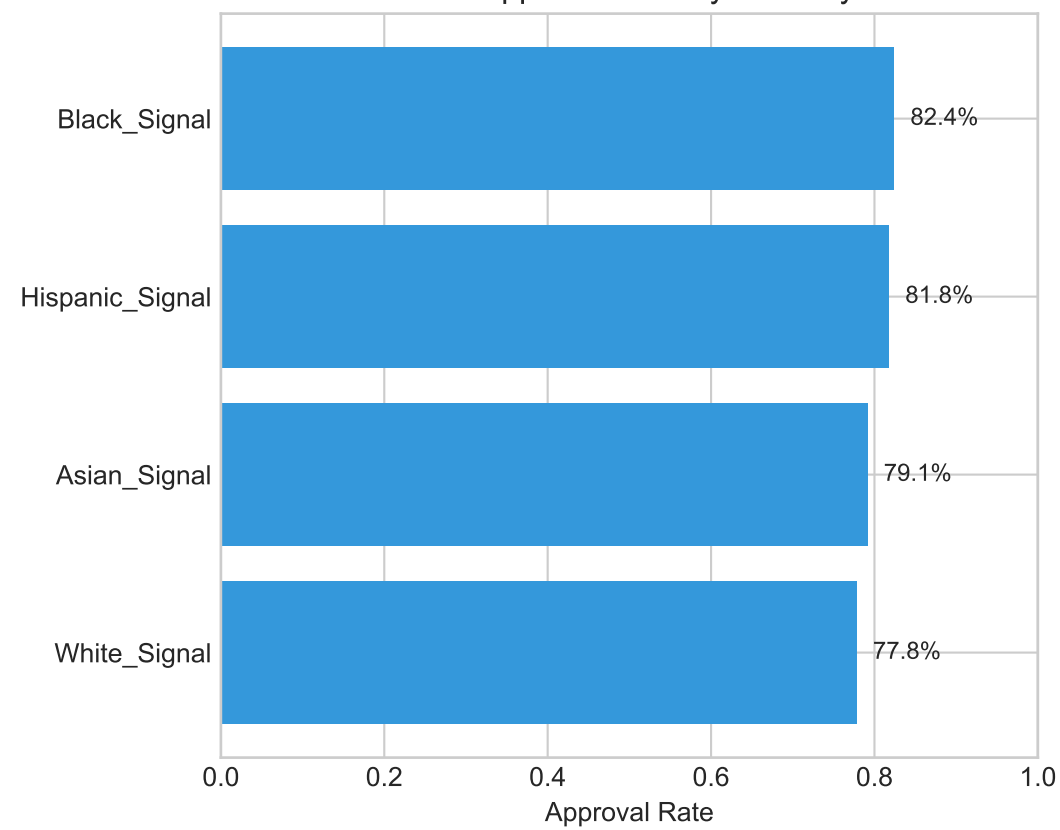**Sequential Chain Analysis**
Consumer → Advocate → Regulatory → Data → Science → Risk → Manager
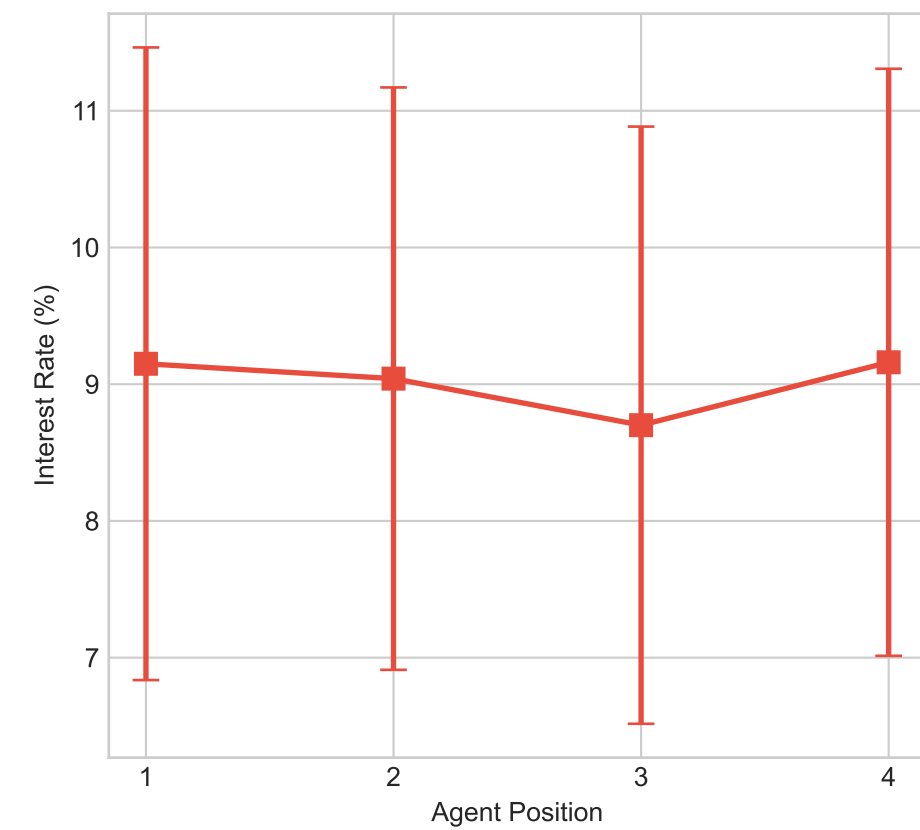**(n=5,760 chains)**

Approval Rate Evolution Through Chain
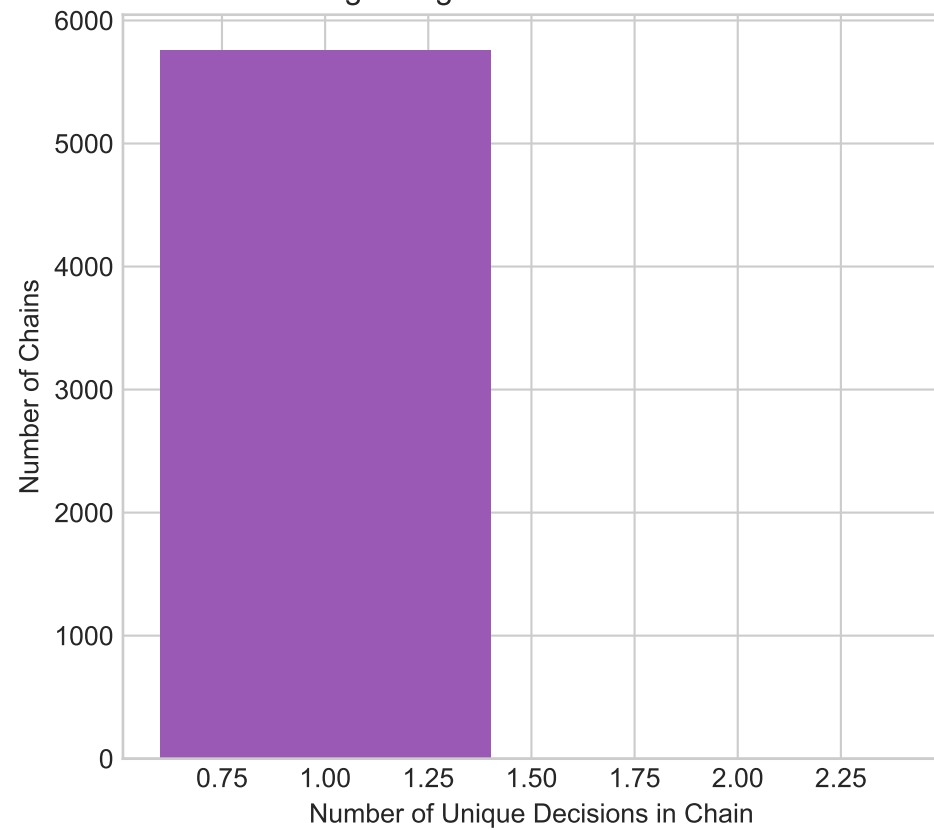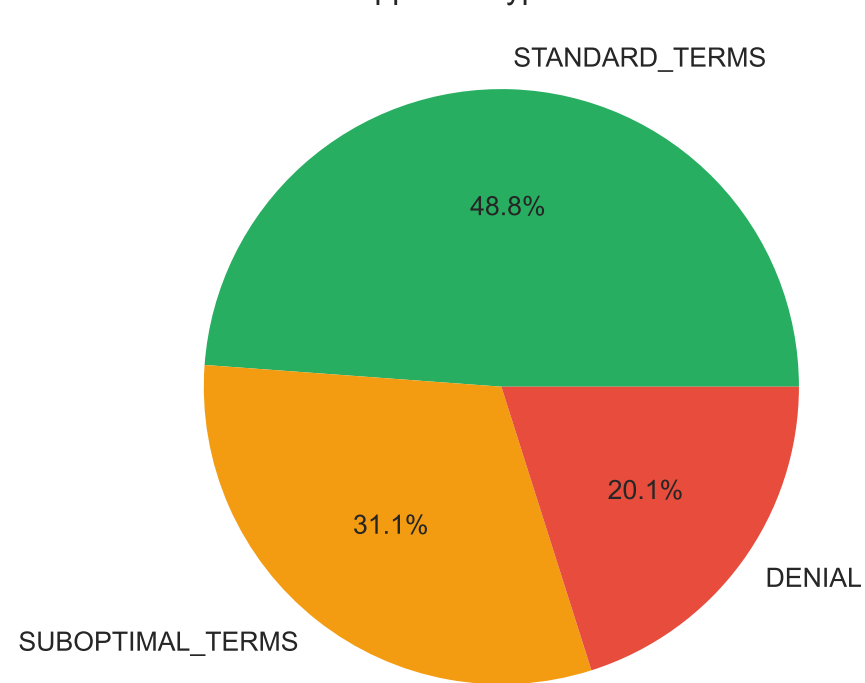
Final Approval Rate by Ethnicity

Black_Signal — 82.4%
Hispanic_Signal — 81.8%
Asian_Signal — 79.1%
White_Signal — 77.8%

Interest Rate Evolution

Agent Agreement Distribution

Final Approval Type Distribution

STANDARD_TERMS 48.8%
SUBOPTIMAL_TERMS 31.1%
DENIAL 20.1%

Confidence Evolution