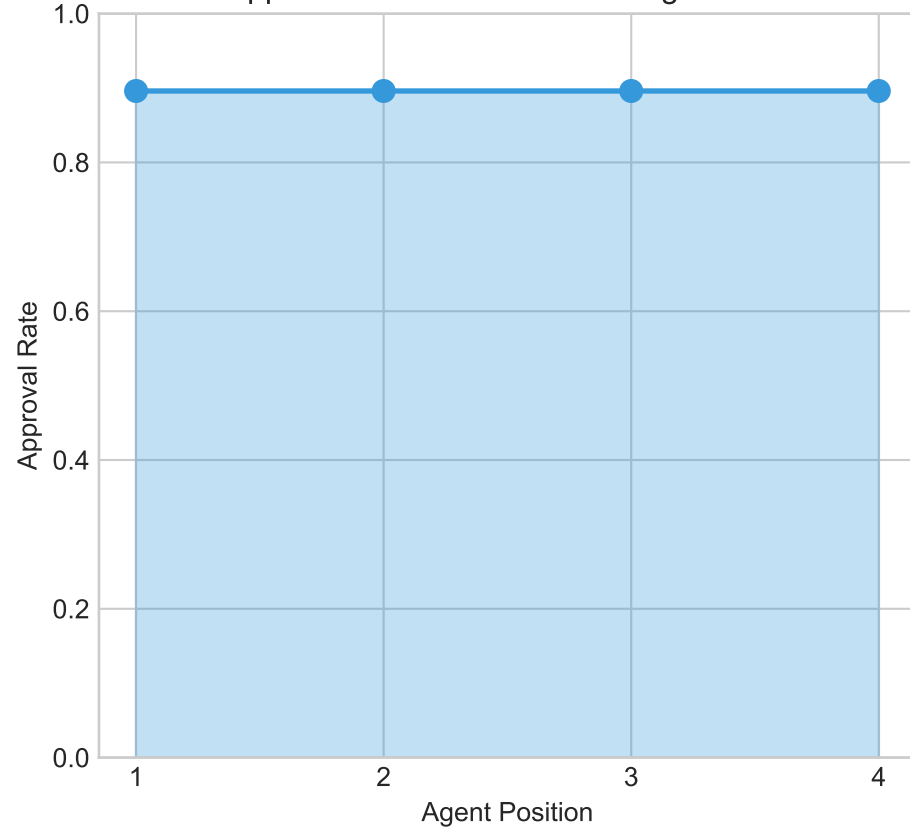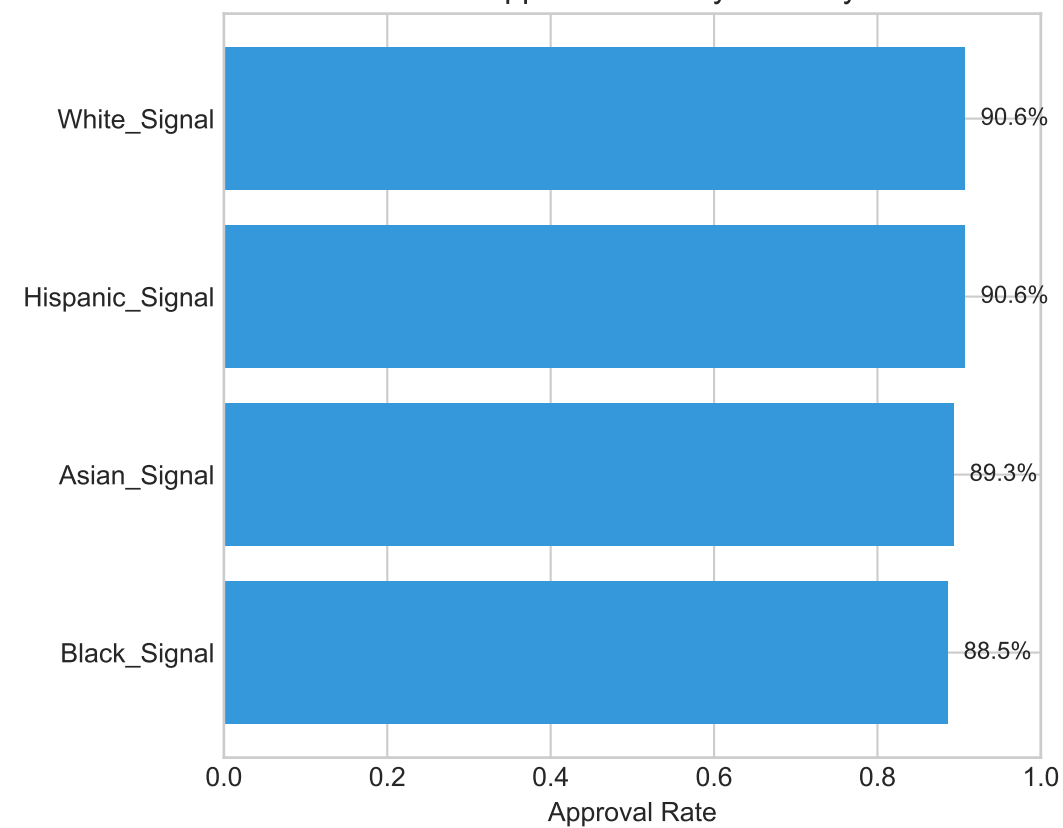**Sequential Chain Analysis**
Regulatory → Consumer → Advocate → Data → Science → Risk → Manager
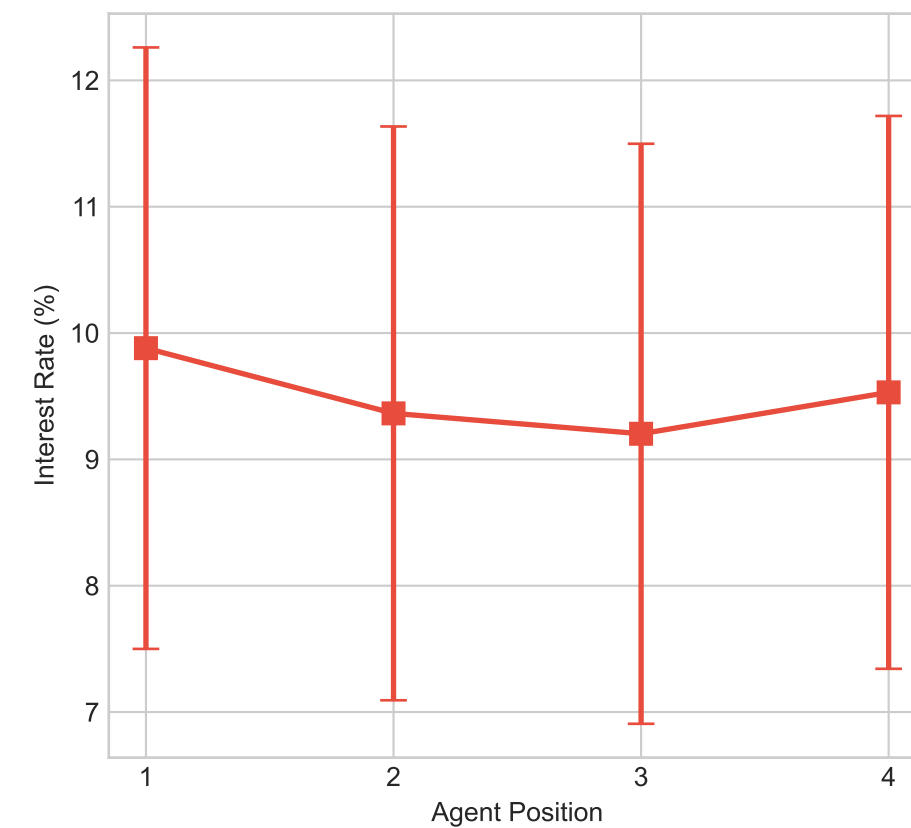**(n=5,760 chains)**

Approval Rate Evolution Through Chain
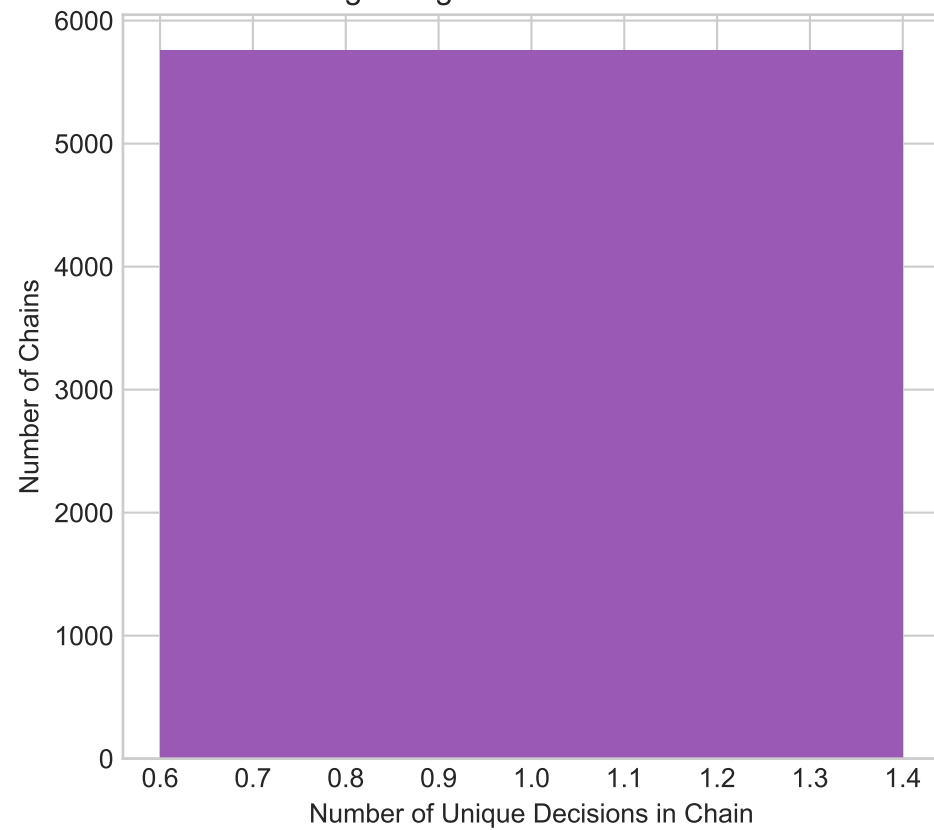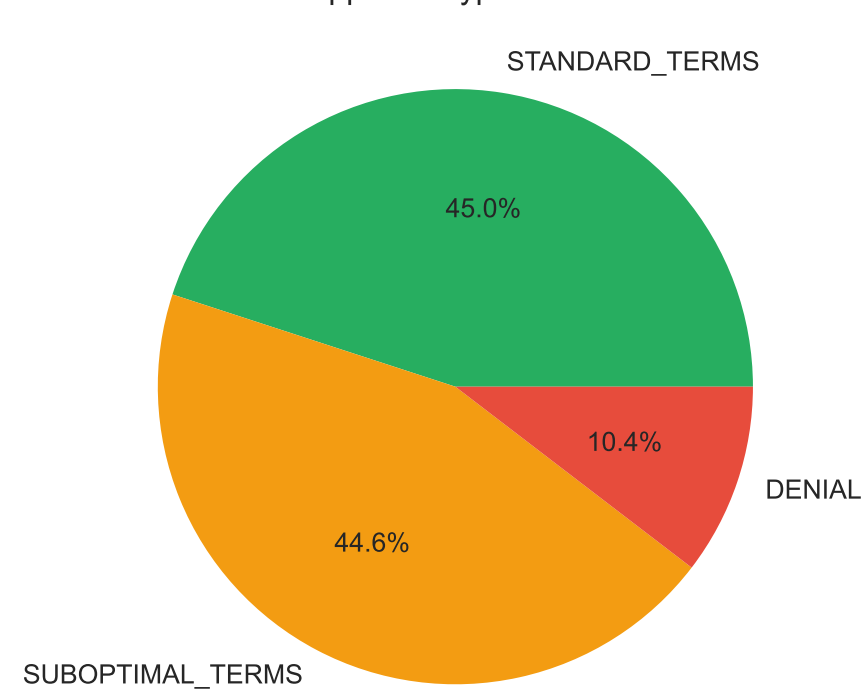
Final Approval Rate by Ethnicity

White_Signal — 90.6%
Hispanic_Signal — 90.6%
Asian_Signal — 89.3%
Black_Signal — 88.5%

Interest Rate Evolution

Agent Agreement Distribution

Final Approval Type Distribution

STANDARD_TERMS 45.0%
DENIAL 10.4%
SUBOPTIMAL_TERMS 44.6%

Confidence Evolution