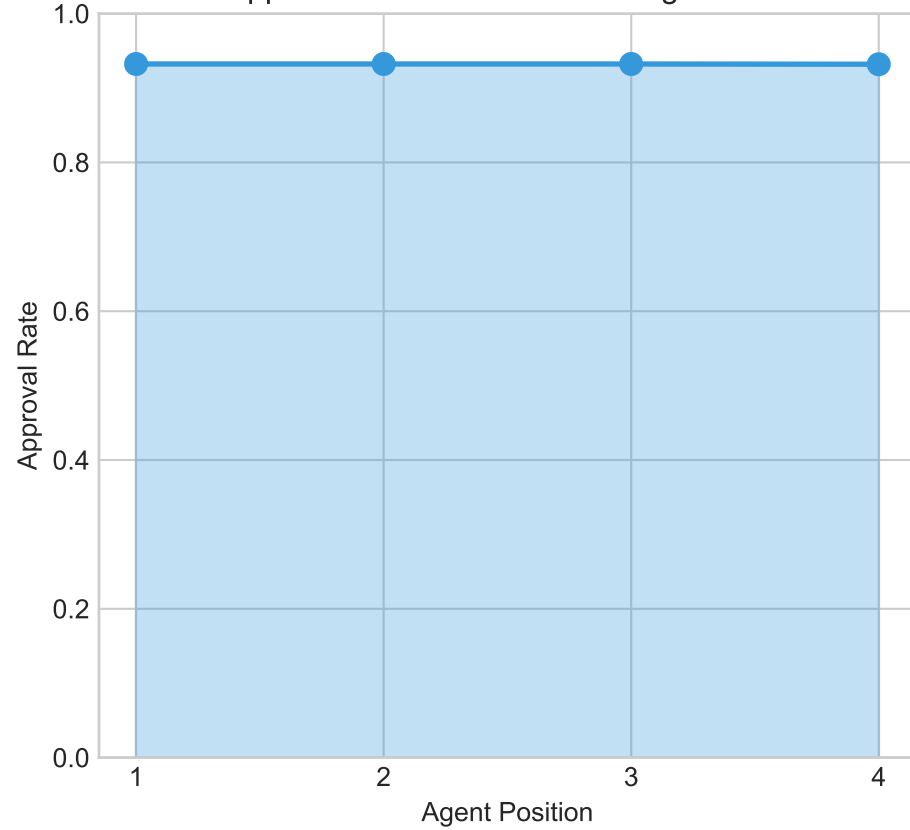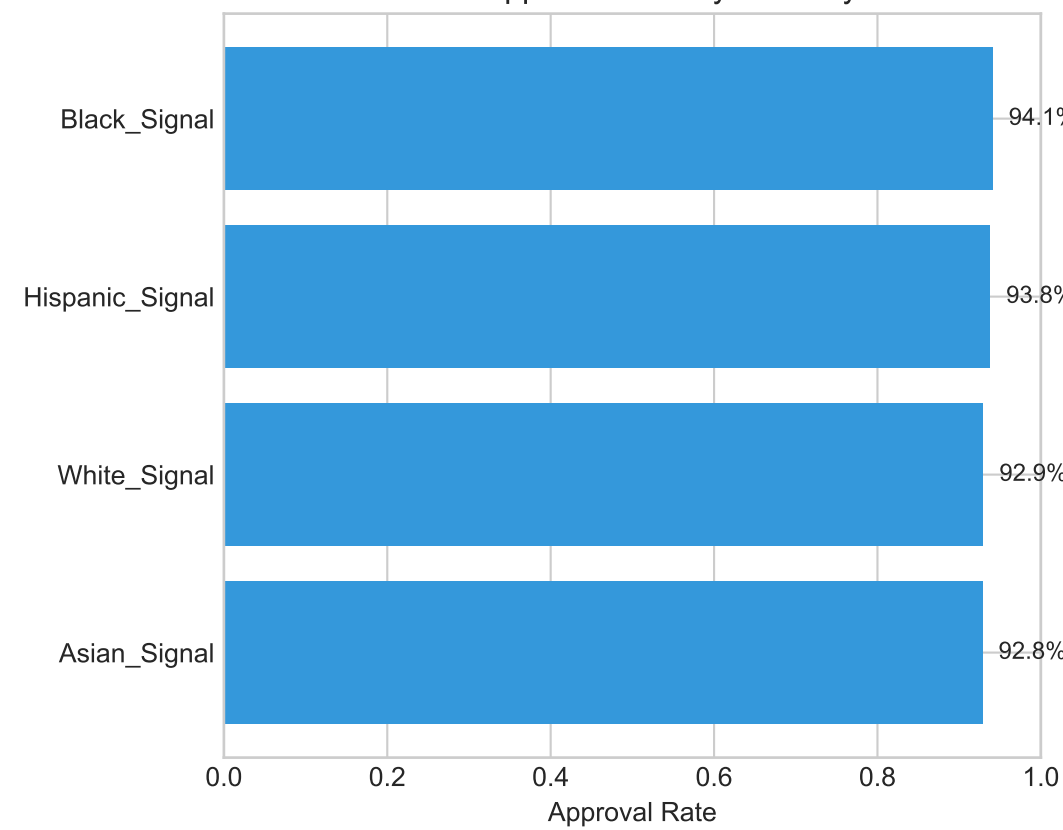**Sequential Chain Analysis**
Data → Science → Regulatory → Consumer → Advocate → Risk → Manager
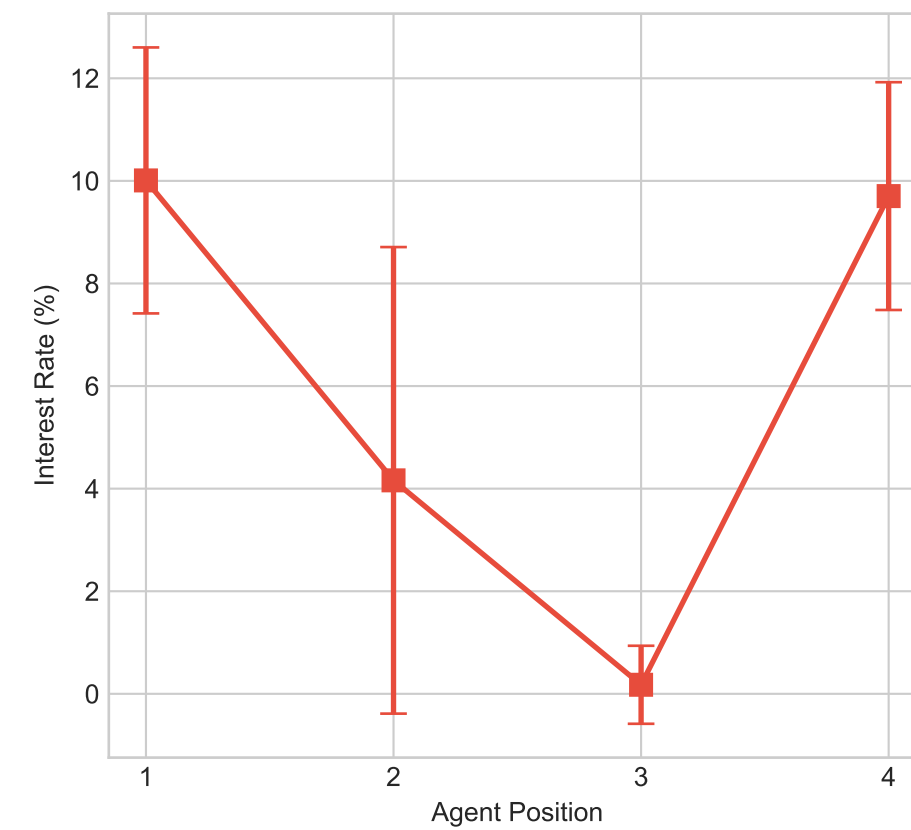**(n=5,760 chains)**

Approval Rate Evolution Through Chain
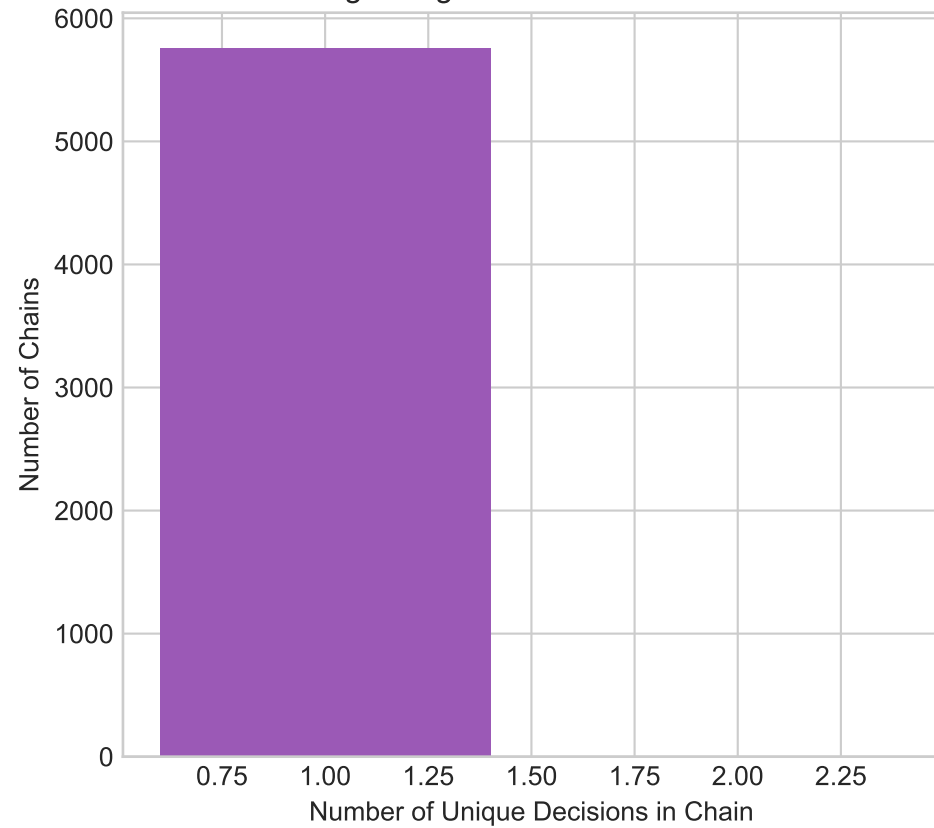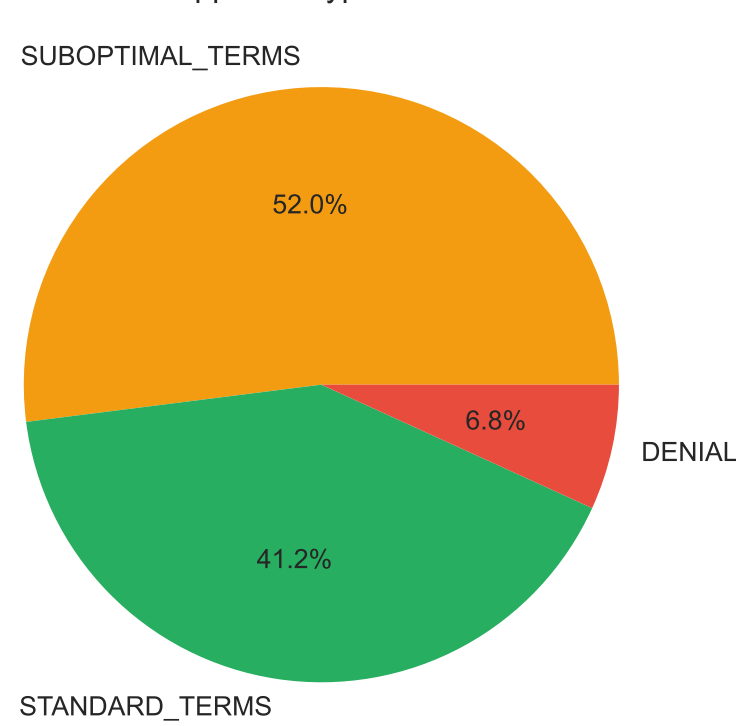
Final Approval Rate by Ethnicity

- Black_Signal — 94.1%
- Hispanic_Signal — 93.8%
- White_Signal — 92.9%
- Asian_Signal — 92.8%

Interest Rate Evolution

Agent Agreement Distribution

Final Approval Type Distribution

- SUBOPTIMAL_TERMS — 52.0%
- STANDARD_TERMS — 41.2%
- DENIAL — 6.8%

Confidence Evolution