Cluster Member List

18-Mar-2020 22:55:08

| Cluster #1 | Cluster #4 |
|--------------------------------------|-------------------------------------|
| Requested product (1) | Risk management strategy (6) |
| Applicant data (2) | Affordability spreadsheet (9) |
| Bureau data (3) | Credit contingency factor table (15 |
| Routing rules (12) | Affordability calculation (16) |
| Financial.PMT (19) | , include may calculation (10) |
| Installment calculation (20) | Cluster #5 |
| Required monthly installment (21) | |
| Post-bureau affordability (24) | Supporting documents (4) |
| Routing (25) | Credit officer experience (8) |
| Pre-bureau affordability (28) | Adjudication (26) |
| Cluster #2 | Cluster #6 |
| Product specification (7) | Bureau call type table (13) |
| Eligibility rules (11) | Bureau call type (30) |
| Eligibility (29) | |
| Strategy (31) | Cluster #7 |
| Cluster #3 | Pre-bureau risk category table (17 |
| | Pre-bureau risk category (27) |
| Application risk score model (14) | |
| Post-bureau risk category table (18) | Cluster #8 |
| Application risk score (22) | |
| Post-bureau risk category (23) | Loan default data (5) |
| | Credit risk analytics (10) |