# **Cluster Member List**

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#### Cluster #1

Requested product (1)

Applicant data (2)

Financial.PMT (19)

Installment calculation (20)

Required monthly installment (21)

Application risk score (22)

Post-bureau risk category (23)

Post-bureau affordability (24)

Pre-bureau risk category (27)

Pre-bureau affordability (28)

Eligibility (29)

## Cluster #2

Loan default data (5)

Risk management strategy (6)

Credit risk analytics (10)

Bureau call type table (13)

Application risk score model (14)

Credit contingency factor table (15)

Pre-bureau risk category table (17)

Post-bureau risk category table (18)

Bureau call type (30)

Strategy (31)

#### Cluster #3

Bureau data (3)

Supporting documents (4)

Credit officer experience (8)

Routing (25)

Adjudication (26)

## Cluster #4

Product specification (7)

Eligibility rules (11)

Routing rules (12)

## Cluster #5

Affordability spreadsheet (9)

Affordability calculation (16)