

Cluster Member List

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Cluster #1

Product specification (7)
Affordability spreadsheet (9)
Eligibility rules (11)
Bureau call type table (13)
Credit contingency factor table (15)
Affordability calculation (16)
Pre-bureau affordability (28)
Eligibility (29)
Bureau call type (30)
Strategy (31)

Cluster #2

Bureau data (3)
Routing rules (12)
Post-bureau risk category table (18)
Application risk score (22)
Post-bureau risk category (23)
Post-bureau affordability (24)
Routing (25)

Cluster #3

Supporting documents (4)
Credit officer experience (8)
Adjudication (26)

Cluster #4

Loan default data (5)
Credit risk analytics (10)
Application risk score model (14)

Cluster #5

Pre-bureau risk category table (17)
Pre-bureau risk category (27)

Cluster #6

Requested product (1)
Required monthly installment (21)

Cluster #7

Financial.PMT (19)
Installment calculation (20)

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Cluster #8

Risk management strategy (6)

Cluster #9

Applicant data (2)