## **Cluster Member List**

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

## **Cluster Member List**

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| Cluster #8                |  |
|---------------------------|--|
|                           |  |
| Product specification (7) |  |