Cluster Member List

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

Pre-bureau risk category table (17)