

Cluster Member List

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Cluster #1

- Requested product (1)
- * Applicant data (2)
- Bureau data (3)
- Product specification (7)
- Routing rules (12)
- Required monthly installment (21)
- Post-bureau affordability (24)
- Routing (25)
- Pre-bureau affordability (28)

Cluster #2

- * Applicant data (2)
- Application risk score model (14)
- Pre-bureau risk category table (17)
- Application risk score (22)
- Post-bureau risk category (23)
- Pre-bureau risk category (27)

Cluster #3

- Risk management strategy (6)
- Bureau call type table (13)
- Post-bureau risk category table (18)
- Bureau call type (30)
- * Strategy (31)

Cluster #4

- Eligibility rules (11)
- Eligibility (29)
- * Strategy (31)

Cluster #5

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

Cluster #6

- Affordability spreadsheet (9)
- Credit contingency factor table (15)
- Affordability calculation (16)

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Cluster #7

Financial.PMT (19)

Installment calculation (20)

Cluster #8

Loan default data (5)

Credit risk analytics (10)