

Cluster Member List

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Cluster #1

- Bureau data (3)
- Supporting documents (4)
- Credit officer experience (8)
- Routing rules (12)
- Post-bureau risk category table (18)
- * Post-bureau risk category (23)
- Post-bureau affordability (24)
- Routing (25)
- Adjudication (26)

Cluster #2

- Loan default data (5)
- Credit risk analytics (10)
- Application risk score model (14)
- Application risk score (22)
- * Post-bureau risk category (23)

Cluster #3

- Product specification (7)
- Eligibility rules (11)
- Eligibility (29)
- Strategy (31)

Cluster #4

- Requested product (1)
- Financial.PMT (19)
- Installment calculation (20)
- Required monthly installment (21)

Cluster #5

- Affordability spreadsheet (9)
- Credit contingency factor table (15)
- Affordability calculation (16)
- Pre-bureau affordability (28)

Cluster #6

- Bureau call type table (13)
- Bureau call type (30)

Cluster #7

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

Cluster #8

- Risk management strategy (6)

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Cluster #9

Applicant data (2)