

Cluster Member List

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Cluster #1

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Applicant data (2)
Bureau data (3)
Risk management strategy (6)
Affordability spreadsheet (9)
Bureau call type table (13)
* Application risk score model (14)
Credit contingency factor table (15)
Affordability calculation (16)
Pre-bureau risk category table (17)
Post-bureau risk category table (18)
Financial.PMT (19)
Installment calculation (20)
Required monthly installment (21)
Application risk score (22)
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Post-bureau affordability (24)
Routing (25)
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Pre-bureau affordability (28)
Eligibility (29)
Bureau call type (30)
Strategy (31)

Cluster #2

Supporting documents (4)
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Cluster #3

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

Cluster #4

Product specification (7)
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Cluster #5

Routing rules (12)