

# Cluster Member List

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## Cluster #1

- Requested product (1)
- Applicant data (2)
- Bureau data (3)
- \* Affordability calculation (16)
- \* Post-bureau risk category table (18)
- Required monthly installment (21)
- Application risk score (22)
- Post-bureau risk category (23)
- Post-bureau affordability (24)
- Pre-bureau risk category (27)
- Pre-bureau affordability (28)
- Eligibility (29)
- Bureau call type (30)
- Strategy (31)

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## Cluster #2

- Risk management strategy (6)
- Affordability spreadsheet (9)
- Credit contingency factor table (15)
- \* Affordability calculation (16)
- \* Post-bureau risk category table (18)

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## Cluster #3

- Product specification (7)
- Eligibility rules (11)
- Routing rules (12)
- Routing (25)

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## Cluster #4

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

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## Cluster #5

- Financial.PMT (19)
- Installment calculation (20)

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## Cluster #6

- Loan default data (5)
- Credit risk analytics (10)

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## Cluster #7

- Pre-bureau risk category table (17)

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## Cluster #8

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Application risk score model (14)

## Cluster #9

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Bureau call type table (13)