

# Cluster Member List

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## Cluster #1

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Bureau data (3)  
Supporting documents (4)  
Product specification (7)  
Affordability spreadsheet (9)  
Eligibility rules (11)  
Routing rules (12)  
Application risk score model (14)  
Credit contingency factor table (15)  
Affordability calculation (16)  
Post-bureau risk category table (18)  
Application risk score (22)  
Post-bureau risk category (23)  
Post-bureau affordability (24)  
Routing (25)  
Adjudication (26)

## Cluster #2

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Requested product (1)  
Required monthly installment (21)  
Pre-bureau affordability (28)  
Eligibility (29)

## Cluster #3

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Bureau call type table (13)  
Bureau call type (30)  
Strategy (31)

## Cluster #4

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

## Cluster #5

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Financial.PMT (19)  
Installment calculation (20)

## Cluster #6

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

## Cluster #7

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Credit officer experience (8)

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## Cluster #8

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Risk management strategy (6)

## Cluster #9

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Applicant data (2)