

# Cluster Member List

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## Cluster #1

Applicant data (2)  
Bureau data (3)  
Loan default data (5)  
Risk management strategy (6)  
Credit officer experience (8)  
Credit risk analytics (10)  
Bureau call type table (13)  
Application risk score model (14)  
Pre-bureau risk category table (17)  
Post-bureau risk category table (18)  
Application risk score (22)  
Post-bureau risk category (23)  
Post-bureau affordability (24)  
Routing (25)  
Adjudication (26)  
Pre-bureau risk category (27)  
Pre-bureau affordability (28)  
Eligibility (29)  
Bureau call type (30)  
Strategy (31)

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## Cluster #2

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

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## Cluster #3

Requested product (1)  
Required monthly installment (21)

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## Cluster #4

Financial.PMT (19)  
Installment calculation (20)

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## Cluster #5

Product specification (7)  
Routing rules (12)

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## Cluster #6

Eligibility rules (11)

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## Cluster #7

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Supporting documents (4)