

# Cluster Member List

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## Cluster #1

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- Requested product (1)
- Applicant data (2)
- Bureau data (3)
- Supporting documents (4)
- Product specification (7)
- Affordability spreadsheet (9)
- Eligibility rules (11)
- Routing rules (12)
- Affordability calculation (16)
- Required monthly installment (21)
- 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)

## Cluster #2

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- Risk management strategy (6)
- Bureau call type table (13)
- Post-bureau risk category table (18)
- \* Post-bureau risk category (23)

## Cluster #3

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

## Cluster #4

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

## Cluster #5

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- Strategy (31)

## Cluster #6

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- Bureau call type (30)

## Cluster #7

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- Pre-bureau risk category table (17)

## Cluster #8

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- Credit contingency factor table (15)

**Cluster Member List**

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**Cluster #9**

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Credit officer experience (8)