

# Cluster Member List

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## Cluster #1

Applicant data (2)  
Bureau data (3)  
Loan default data (5)  
Risk management strategy (6)  
Credit risk analytics (10)  
Bureau call type table (13)  
Application risk score model (14)  
Credit contingency factor table (15)  
Pre-bureau risk category table (17)  
Application risk score (22)  
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

Post-bureau risk category table (18)  
Post-bureau risk category (23)

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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

Affordability spreadsheet (9)  
Affordability calculation (16)

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## Cluster #6

Routing rules (12)

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## Cluster #7

Eligibility rules (11)

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## Cluster #8

Credit officer experience (8)

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### Cluster #9

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Product specification (7)

### Cluster #10

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Supporting documents (4)