

# 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)  
Application risk score (22)  
Post-bureau risk category (23)  
Post-bureau affordability (24)  
Routing (25)  
Pre-bureau risk category (27)  
Pre-bureau affordability (28)  
Eligibility (29)  
Bureau call type (30)  
Strategy (31)

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## Cluster #2

Requested product (1)  
Financial.PMT (19)  
Installment calculation (20)  
Required monthly installment (21)

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## Cluster #3

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

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## Cluster #4

Affordability spreadsheet (9)  
Affordability calculation (16)

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## Cluster #5

Post-bureau risk category table (18)

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## Cluster #6

Pre-bureau risk category table (17)

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## Cluster #7

Routing rules (12)

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## Cluster #8

Eligibility rules (11)

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## Cluster #9

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Product specification (7)