

# Cluster Member List

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## Cluster #1

Applicant data (2)  
Bureau data (3)  
Risk management strategy (6)  
Credit officer experience (8)  
Affordability spreadsheet (9)  
Credit contingency factor table (15)  
Affordability calculation (16)  
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

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

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## Cluster #3

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

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## Cluster #4

Bureau call type table (13)

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## Cluster #5

Routing rules (12)

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## Cluster #6

Eligibility rules (11)

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### **Cluster #7**

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Product specification (7)

### **Cluster #8**

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Supporting documents (4)