

# Cluster Member List

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## Cluster #1

Applicant data (2)  
Product specification (7)  
Eligibility rules (11)  
Bureau call type table (13)  
Pre-bureau risk category table (17)  
Pre-bureau risk category (27)  
Pre-bureau affordability (28)  
Eligibility (29)  
Bureau call type (30)  
Strategy (31)

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## Cluster #2

Bureau data (3)  
Risk management strategy (6)  
Application risk score model (14)  
Post-bureau risk category table (18)  
Application risk score (22)  
Post-bureau risk category (23)  
Post-bureau affordability (24)

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## Cluster #3

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

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## Cluster #4

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

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## Cluster #5

Routing rules (12)  
Routing (25)  
\* Adjudication (26)

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## Cluster #6

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

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### Cluster #7

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Loan default data (5)

Credit risk analytics (10)