Cluster Member List

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Cluster #1	Cluster #4
Bureau data (3)	Pre-bureau risk category table (17)
Supporting documents (4)	Pre-bureau risk category (27)
Product specification (7)	
Credit officer experience (8)	Cluster #5
Routing rules (12)	
Post-bureau risk category table (18)	Application risk score model (14)
Post-bureau risk category (23)	Application risk score (22)
Post-bureau affordability (24)	
Routing (25)	Cluster #6
Adjudication (26)	
	Requested product (1)
Cluster #2	Required monthly installment (21)
Eligibility rules (11)	Cluster #7
Bureau call type table (13)	
Pre-bureau affordability (28)	Financial.PMT (19)
Eligibility (29)	Installment calculation (20)
Bureau call type (30)	
Strategy (31)	Cluster #8
Cluster #3	Loan default data (5)
	Credit risk analytics (10)
Affordability spreadsheet (9)	

Credit contingency factor table (15)

Affordability calculation (16)

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Cluster #9	
Risk management strategy (6	;)
Cluster #10	
Applicant data (2)	