Cluster Member List

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

Affordability calculation (16)

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Cluster #7

Loan default data (5) Credit risk analytics (10)