## **Cluster Member List**

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Cluster #1	Cluster #2
Applicant data (2)	Affordability spreadsheet (9)
Bureau data (3)	Credit contingency factor table (15)
Supporting documents (4)	Affordability calculation (16)
Risk management strategy (6)	
Product specification (7)	Cluster #3
Credit officer experience (8)	
Credit risk analytics (10)	Requested product (1)
Routing rules (12)	Required monthly installment (21)
Bureau call type table (13)	
Application risk score model (14)	Cluster #4
Pre-bureau risk category table (17)	
Application risk score (22)	Financial.PMT (19)
Post-bureau risk category (23)	Installment calculation (20)
Post-bureau affordability (24)	
Routing (25)	Cluster #5
Adjudication (26)	
Pre-bureau risk category (27)	Strategy (31)
Pre-bureau affordability (28)	
Eligibility (29)	Cluster #6
Bureau call type (30)	
	Post-bureau risk category table (18)
	Cluster #7
	Eligibility rules (11)

## **Cluster Member List**

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Cluster	#8

Loan default data (5)