Cluster Member List

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

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Cluster #8	
Applicant data (2)	