Cluster Member List

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