Cluster Member List

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

Bureau call type table (13)