## **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)	
Bureau call type table (13)	Affordability spreadsheet (9)
Application risk score model (14)	Credit contingency factor table (15)
Pre-bureau risk category table (17)	Affordability calculation (16)
Post-bureau risk category table (18)	
Application risk score (22)	Cluster #4
Post-bureau risk category (23)	
Post-bureau affordability (24)	Product specification (7)
Routing (25)	Eligibility rules (11)
Adjudication (26)	
Pre-bureau risk category (27)	Cluster #5
Pre-bureau affordability (28)	
Eligibility (29)	Routing rules (12)

Bureau call type (30)

Strategy (31)