## **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)	Post-bureau affordability (24)
Strategy (31)	
	Cluster #5
Cluster #2	
	Post-bureau risk category table (1
Bureau data (3)	Post-bureau risk category (23)
Supporting documents (4)	
Credit officer experience (8)	Cluster #6
Routing (25)	
Adjudication (26)	Loan default data (5)
	Credit risk analytics (10)
	Cluster #7
	Risk management strategy (6)

## **Cluster Member List**

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Clus	ster #8		
App	licant data	ı (2)	