Cluster Member List

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

Financial.PMT (19)

Installment calculation (20)

Required monthly installment (21)