Cluster Member List

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

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Cluster #9

Bureau call type table (13) Bureau call type (30)