Cluster Member List

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Cluster #1	Cluster #3
Eligibility rules (11)	Product specification (7)
Bureau call type table (13)	Routing rules (12)
Application risk score model (14)	Post-bureau affordability (24)
Credit contingency factor table (15)	Routing (25)
Affordability calculation (16)	(20)
Pre-bureau risk category table (17)	Cluster #4
Application risk score (22)	
Pre-bureau risk category (27)	Requested product (1)
Pre-bureau affordability (28)	Financial.PMT (19)
Eligibility (29)	Installment calculation (20)
Bureau call type (30)	Required monthly installment (21)
Strategy (31)	
	Cluster #5
Cluster #2	
	Post-bureau risk category table (18
Bureau data (3)	Post-bureau risk category (23)
Supporting documents (4)	
Credit officer experience (8)	Cluster #6
Adjudication (26)	
	Loan default data (5)
	Credit risk analytics (10)
	Cluster #7
	Affordability spreadsheet (9)

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 Cluster #8
Risk management strategy (6)
 Cluster #9
Applicant data (2)