## **Cluster Member List**

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

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Cluster #9	
Requested product (1)	