Cluster Member List

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Cluster #1	Cluster #3
5	0
Requested product (1)	Supporting documents (4)
Bureau data (3)	Credit officer experience (8)
Product specification (7)	Adjudication (26)
Eligibility rules (11)	
Routing rules (12)	Cluster #4
Post-bureau risk category table (18)	
Financial.PMT (19)	Affordability spreadsheet (9)
Installment calculation (20)	Credit contingency factor table (15)
Required monthly installment (21)	Affordability calculation (16)
Application risk score (22)	
Post-bureau risk category (23)	Cluster #5
Post-bureau affordability (24)	
Routing (25)	Loan default data (5)
	Credit risk analytics (10)
Cluster #2	Application risk score model (14)
Bureau call type table (13)	Cluster #6
Pre-bureau risk category table (17)	
Pre-bureau risk category (27)	Risk management strategy (6)
Pre-bureau affordability (28)	
Eligibility (29)	Cluster #7
Bureau call type (30)	
Strategy (31)	Applicant data (2)
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