Cluster Member List

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

Affordability calculation (16)