Cluster Member List

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

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Cluster #	8
Requested	d product (1)