Cluster Member List

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

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Cluster	#8

Risk management strategy (6)