## **Cluster Member List**

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Cluster #1	Cluster #2	
Requested product (1)	Bureau data (3)	
Applicant data (2)	Supporting documents (4)	
Risk management strategy (6)	Product specification (7)	
Affordability spreadsheet (9)	Credit officer experience (8)	
Bureau call type table (13)	Routing rules (12)	
Credit contingency factor table (15)	Post-bureau risk category (23	
Affordability calculation (16)	Routing (25)	
Pre-bureau risk category table (17)	Adjudication (26)	
Post-bureau risk category table (18)		
Required monthly installment (21)	Cluster #3	
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 #4	
Bureau call type (30)		
Strategy (31)	Loan default data (5)	
	Credit risk analytics (10)	
	Cluster #5	

Application risk score model (14)

## **Cluster Member List**

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Cluster #6	
	Eligibility rules (11)