## **Cluster Member List**

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

Affordability spreadsheet (9)