Cluster Member List

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

Credit contingency factor table (15)

Affordability calculation (16)

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Cluster #9
Pre-bureau risk category table (17)
Cluster #10
Risk management strategy (6)