Cluster Member List

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

Pre-bureau affordability (28)

Bureau call type (30)