Cluster Member List

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

Post-bureau affordability (24)