Cluster Member List

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Cluster #1	Cluster #3
Requested product (1)	Supporting documents (4)
Bureau data (3)	Credit officer experience (8)
Affordability spreadsheet (9)	Adjudication (26)
Routing rules (12)	
Credit contingency factor table (15)	Cluster #4
Affordability calculation (16)	
Post-bureau risk category table (18)	Loan default data (5)
Financial.PMT (19)	Credit risk analytics (10)
Installment calculation (20)	Application risk score model (14)
Required monthly installment (21)	
Application risk score (22)	Cluster #5
Post-bureau risk category (23)	
Post-bureau affordability (24)	Pre-bureau risk category table (17
Routing (25)	Pre-bureau risk category (27)
Pre-bureau affordability (28)	
	Cluster #6
Cluster #2	
	Product specification (7)
Eligibility rules (11)	
Bureau call type table (13)	Cluster #7
Eligibility (29)	
Bureau call type (30)	Risk management strategy (6)
Strategy (31)	

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Cluster #8	
Applicant data	(2)