## **Cluster Member List**

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Cluster #1	Cluster #3			
Bureau data (3)	Affordability spreadsheet (9)			
Product specification (7)	Credit contingency factor table (1			
Credit officer experience (8)	Affordability calculation (16)			
Routing rules (12)				
Application risk score model (14)	Cluster #4			
Post-bureau risk category table (18)				
Required monthly installment (21)	Financial.PMT (19)			
Application risk score (22)	Installment calculation (20)			
Post-bureau risk category (23)				
Post-bureau affordability (24)	Cluster #5			
Routing (25)				
Adjudication (26)	Loan default data (5)			
	Credit risk analytics (10)			
Cluster #2				
	Cluster #6			
Eligibility rules (11)				
Bureau call type table (13)	Risk management strategy (6)			
Pre-bureau risk category table (17)				
Pre-bureau risk category (27)	Cluster #7			
Pre-bureau affordability (28)				
Eligibility (29)	Supporting documents (4)			
Bureau call type (30)				
Strategy (31)	Cluster #8			
	Applicant data (0)			
	Applicant data (2)			

## **Cluster Member List**

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Cluster #9															
Requested product (1)	t	t	C.	ct	ct	t	t	(	(	1	1	)	1		