Cluster Member List

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

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Cluster #9	
Applicant data (2)	