## **Cluster Member List**

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

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Cluster #9
Loan default data (5)
Credit risk analytics (10)
Credit fish dilalytics (10)
Cluster #10
Risk management strategy (6)
Cluster #11
Applicant data (2)