Cluster Member List

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

Affordability calculation (16)