Cluster Member List

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

Cluster #9

Requested product (1)