Cluster Member List

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

Strategy (31)