Cluster Member List

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

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Cluster #9

Loan default data (5) Credit risk analytics (10)