Cluster Member List

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

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Cluster #8	
Applicant data (2)	