Cluster Member List

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

Post-bureau risk category table (18)

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Cluster #7	
Application i	risk score model (14)