Cluster Member List

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

Cluster Member List

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Cluster #9
Financial.PMT (19)
Installment calculation (20)
Cluster #10
Strategy (31)
Cluster #11
Risk management strategy (6)
Cluster #12
Applicant data (2)