## **Cluster Member List**

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

## **Cluster Member List**

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## Cluster #9

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