Cluster Member List

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

Affordability spreadsheet (9)

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Cluster #6	

Loan default data (5)