## **Cluster Member List**

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

Bureau call type (30)