## **Cluster Member List**

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Cluster #1	Cluster #3
Applicant data (2)	Requested product (1)
Risk management strategy (6)	Financial.PMT (19)
Product specification (7)	Installment calculation (20)
Eligibility rules (11)	Required monthly installment (21)
Bureau call type table (13)	Post-bureau affordability (24)
Pre-bureau risk category table (17)	
Pre-bureau risk category (27)	Cluster #4
Pre-bureau affordability (28)	
Eligibility (29)	Affordability spreadsheet (9)
Bureau call type (30)	Credit contingency factor table (15
Strategy (31)	Affordability calculation (16)
Cluster #2	Cluster #5
Bureau data (3)	Application risk score model (14)
Supporting documents (4)	Application risk score (22)
Credit officer experience (8)	
Routing rules (12)	Cluster #6
Post-bureau risk category table (18)	
Post-bureau risk category (23)	Loan default data (5)
Routing (25)	Credit risk analytics (10)

Adjudication (26)