## **Cluster Member List**

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Cluster #1	Cluster #3
Loan default data (5)	Affordability spreadsheet (9)
Product specification (7)	Credit contingency factor table (15)
Credit risk analytics (10)	Affordability calculation (16)
Eligibility rules (11)	
Routing rules (12)	Cluster #4
Application risk score model (14)	
Pre-bureau risk category table (17)	Bureau data (3)
Required monthly installment (21)	Routing (25)
Application risk score (22)	
Post-bureau affordability (24)	Cluster #5
Pre-bureau risk category (27)	
Pre-bureau affordability (28)	Post-bureau risk category table (18)
Eligibility (29)	Post-bureau risk category (23)
Bureau call type (30)	
Strategy (31)	Cluster #6
Cluster #2	Financial.PMT (19)
	Installment calculation (20)
Supporting documents (4)	
Credit officer experience (8)	Cluster #7
Adjudication (26)	
	Bureau call type table (13)

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Cluster #8
Risk management strategy (6)
Cluster #9
Applicant data (2)
Cluster #10
Requested product (1)