## **Cluster Member List**

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

Adjudication (26)

## **Cluster Member List**

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Cluster #9	

Product specification (7)