## **Cluster Member List**

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

Application risk score model (14)

Application risk score (22)

## **Cluster Member List**

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Cluster #9
Risk management strategy (6
Cluster #10
Applicant data (2)