Cluster Member List

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Cluster #1	Cluster #3
	4.5
Applicant data (2)	Affordability spreadsheet (9)
Risk management strategy (6)	Credit contingency factor table (15)
Bureau call type table (13)	Affordability calculation (16)
Application risk score model (14)	
Pre-bureau risk category table (17)	Cluster #4
Application risk score (22)	
Pre-bureau risk category (27)	Post-bureau risk category table (18)
Pre-bureau affordability (28)	Post-bureau risk category (23)
Eligibility (29)	
Bureau call type (30)	Cluster #5
Strategy (31)	
	Requested product (1)
Cluster #2	Required monthly installment (21)
Bureau data (3)	Cluster #6
Supporting documents (4)	
Product specification (7)	Financial.PMT (19)
Credit officer experience (8)	Installment calculation (20)
Routing rules (12)	
Post-bureau affordability (24)	Cluster #7
Routing (25)	
Adjudication (26)	Loan default data (5)
	Credit risk analytics (10)

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Cluster #8
Eligibility rules (11)