

JT Portal Comments

User Persona: First time applicant; Not techy

1. No prompt for next instruction

The screenshot shows the JuanTahanan portal for user Jose Jose Dela Cruz. The main content area displays a 'No Application' status with the message: 'Your application is currently at No Application. Kindly proceed submitting an application.' It also shows a 'No Record' status for the credit history: 'Your credit history has No Record. Kindly submit an application first.' The interface includes a sidebar with navigation links (Dashboard, My Application, Housing Loan Form, Log Out) and a 'Track Loan Application' section on the right with a progress bar showing steps from Submission to Disbursement.

a.

2. Upload Requirements Section should be after this

The screenshot shows the 'Upload Requirements' section of the JuanTahanan portal. It contains a table for uploading documents, followed by sections for 'TRADE REFERENCES (For self-employed Only)' and 'CHARACTER REFERENCES'. Each section has a table with columns for Name, Address, and Tel. No. The 'TRADE REFERENCES' section has three rows for Name Supplier, Trade Address, and Trade Telephone 1. The 'CHARACTER REFERENCES' section has three rows for Character Name Supplier, Character Address, and Character Telephone. A 'Previous' button is at the bottom left, and a 'Back' button is at the bottom right.

a.

3. No prompt or direction for next instruction (upload requirements)

The screenshot shows the JuanTahanan portal for user Jose Jose Dela Cruz. The main content area displays a 'Credit Verification' status with the message: 'Your application is In Draft. Kindly upload requirements to proceed.' It also shows a 'In Draft' status for the credit history: 'Your credit history has just been In Draft. Kindly complete and submit requirements.' The interface includes a sidebar with navigation links (Dashboard, My Application, Housing Loan Form, Log Out) and a 'Track Loan Application' section on the right with a progress bar showing steps from Submission to Disbursement.

a.

4. Should already be filled out with the selection of property details in the JuanTahanan Website Application Submission. User also does not have the specific details.

a.

Property Location

Province
Province Name

Municipality
Municipality Name

Street
Street Name

Name of Project Proponent / Registered Title Holder
Developer Name

Type of Property
Select Property Type...

TCT/OC1/CCT No.
Input number

Tax Declaration No.
Input number

Lot/Unit No.
Input number

Block/Building No.
Input number

Land Area / Floor Area (SQM)
Input sqm

Next

5. What is Buyers Confirmation and where will I get it? Housing Application of Borrower different from the form I answered initially? Shouldn't the Valid ID have its own attachment field?

a.

General info Credit Attachments Application Attachments

PAGIBIG BUYERS CONFIRMATION
Not Uploaded Yet

PAGIBIG HOUSING LOAN APPLICATION WITH RECENT VALID ID OF BORROWER & CO-BORROWER
Not Uploaded Yet

BIRTH CERTIFICATE
Not Uploaded Yet

MARRIAGE CERTIFICATE OR CENOMAR
Not Uploaded Yet

CEDULA
Not Uploaded Yet

1 X 1 ID PICTURE
Not Uploaded Yet

PROOF OF INCOME
Not Uploaded Yet

Certificate Of Employment
Not Uploaded Yet

Latest Income Tax Return
Not Uploaded Yet

6. Should have prompt or direction when the application has really been submitted and under processing

a.

APPLICATION DETAILS - APL202405-0001

Dashboard > Application Details - APL202405-0001

APL202405-0001 Application In Draft

Submit Application

Buyer
Jose Jose Dela Cruz
09033406789

Unit
24 SQM
located

Developer
RS Realty Concepts Developer Inc.

7. Should be on top of project details

Hi, Jose! Welcome back.

You have no records submitted yet, kindly submit an initial application first.

No Application
Your application is currently at:
No Application
Kindly proceed submitting an application

No Record
Your credit history has:
No Record
Kindly submit an application first

Track Loan Application
No Application Found

- Submission (First Stage)
 - Credit Verification
- Developer Verification
 - Credit Verification
- Pre-IBRD Verification
 - Credit Verification
- Submission (Second Stage)
 - Application Completion
- Developer Approval
 - Application Completion
- Pre-IBRD Approval
 - Application Completion
- Post-Approval Process
 - Post-approval
- Loan Disbursement
 - Disbursement

a.

8. Should be bigger

Hi, Jose! Welcome back.

You have no records submitted yet, kindly submit an initial application first.

No Application
Your application is currently at:
No Application
Kindly proceed submitting an application

No Record
Your credit history has:
No Record
Kindly submit an application first

Track Loan Application
No Application Found

- Submission (First Stage)
 - Credit Verification
- Developer Verification
 - Credit Verification
- Pre-IBRD Verification
 - Credit Verification
- Submission (Second Stage)
 - Application Completion
- Developer Approval
 - Application Completion
- Pre-IBRD Approval
 - Application Completion
- Post-Approval Process
 - Post-approval
- Loan Disbursement
 - Disbursement

a.

9. Should this be editable? Prefer that the application form be already presented as PDF

UPDATE APPLICATION - APL202405-0001

Dashboard - Update Application - APL202405-0001

LOAN PARTICULARS

Desired Loan Amount: 0.00
Desired Loan Term (years): 5
Mode of Payment (MOP): Salary Deduction

COLLATERAL

Property Location

Province: Province Name
Municipality: Municipality Name
Street: Street Name

Name of Project Proponent / Registered Title Holder: Developer Name
Type of Property: Select Property Type
ICD/OCCT No.: Input number

Tax Declaration No.: Input number
Lot/Unit No.: Input number
Block/Building No.: Input number

Land Area / Floor Area (SQM): Input sign

[View PDF version](#) [Edit](#)

a.

10. Form should have a review before final submission of forms to double check information.