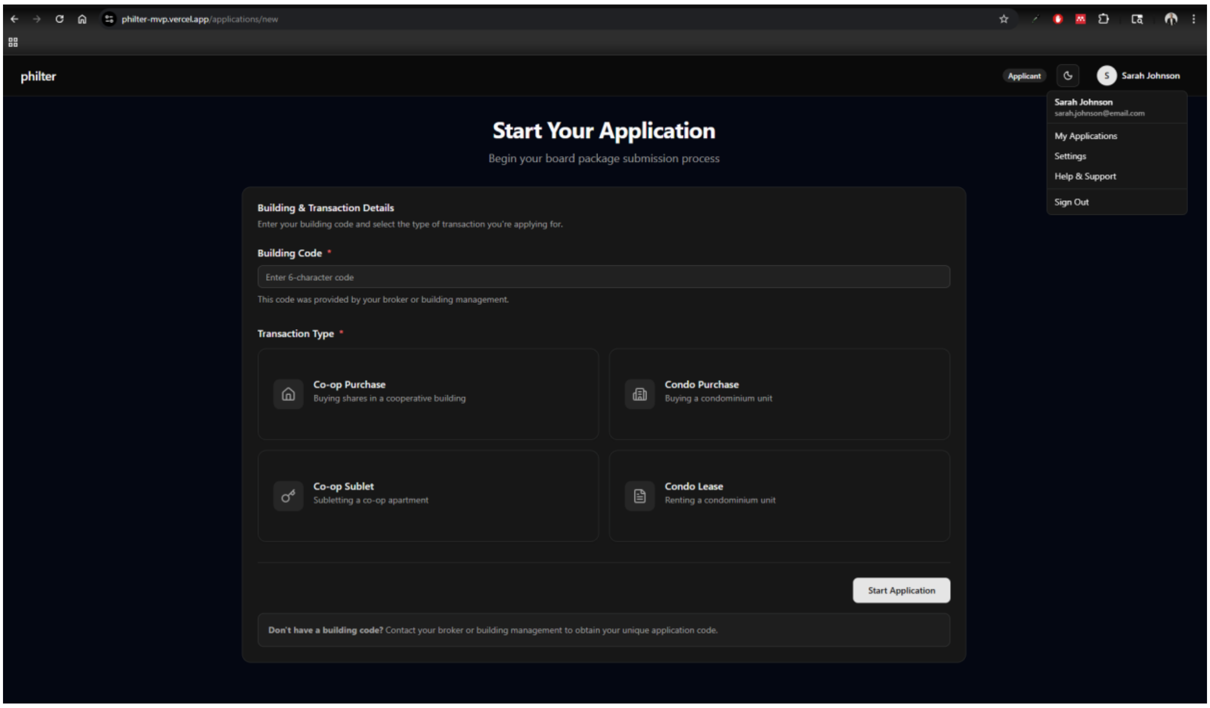
User Testing with Screenshots of Where the Application Fails – Here Are the Bugs to Be Fixed:

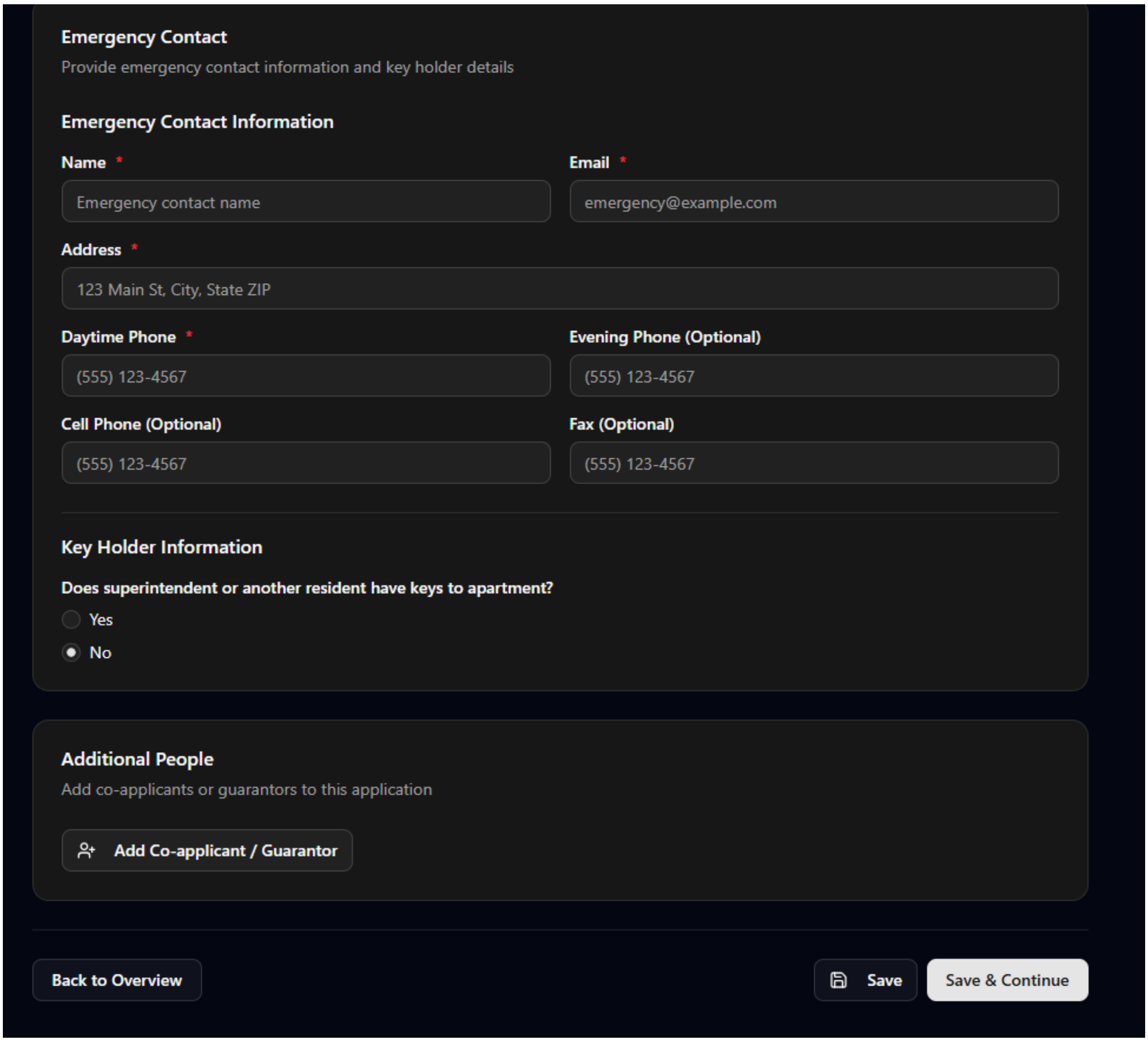
Applicant User Flow

Bug 1:



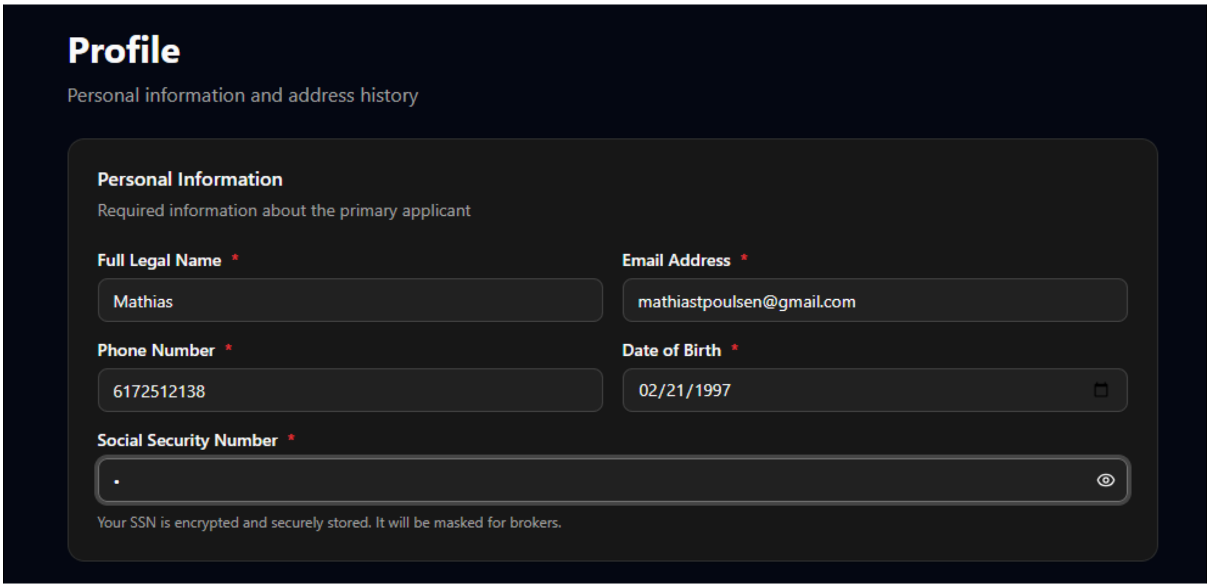
- Top right corner "my applications", "settings", "help & support" – nothing happens when clicking any of these links. Assume they just haven't been developed yet

Bug 2:



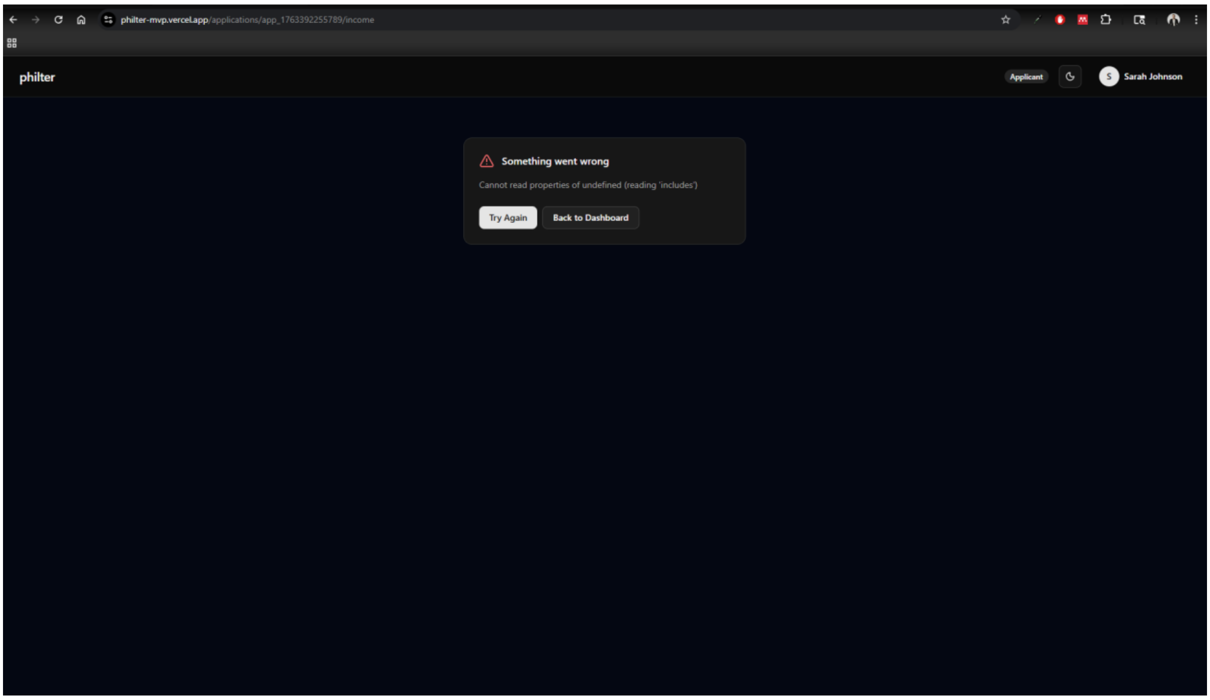
- Can click “Save & continue” without having filled required fields (e.g., address, phone, name etc.)

Bug 3:



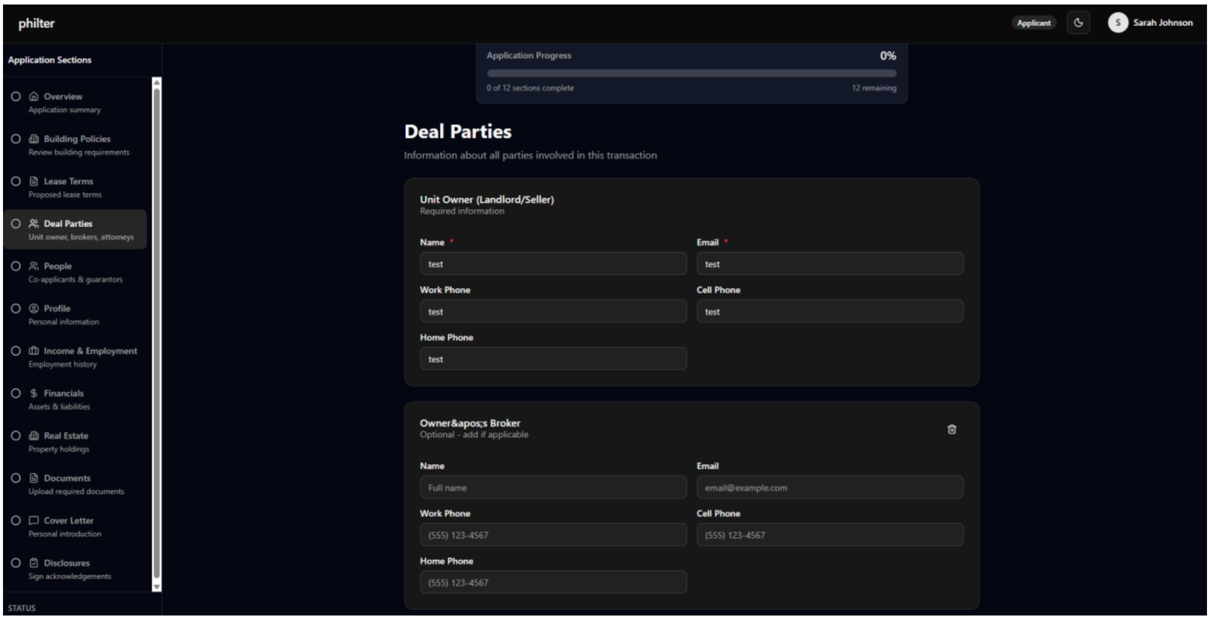
- For social security number, I can only add 1 character (it doesn't record more than 1).
- If I toggle the "view/censor" button, I can write the full SSN

Bug 4:



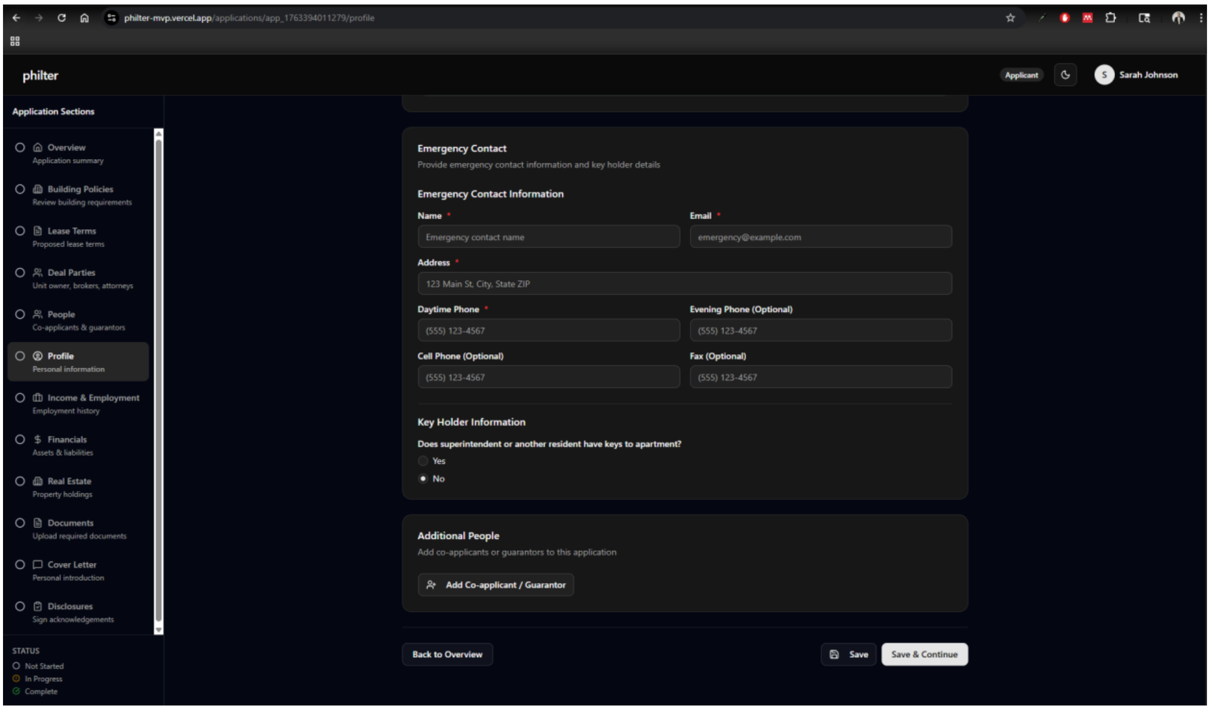
- After having filled out income & unemployment and uploaded a document, and clicking “save & continue”, I got this error. When I click “back to dashboard”, I get a 404 error.
- Seems to be because it can’t find the document that was uploaded (since it’s not saved) and then you get the error
- The same thing happens when you upload files to “documents” section, click next and then go back to “documents” in sidebar.

Bug 5:



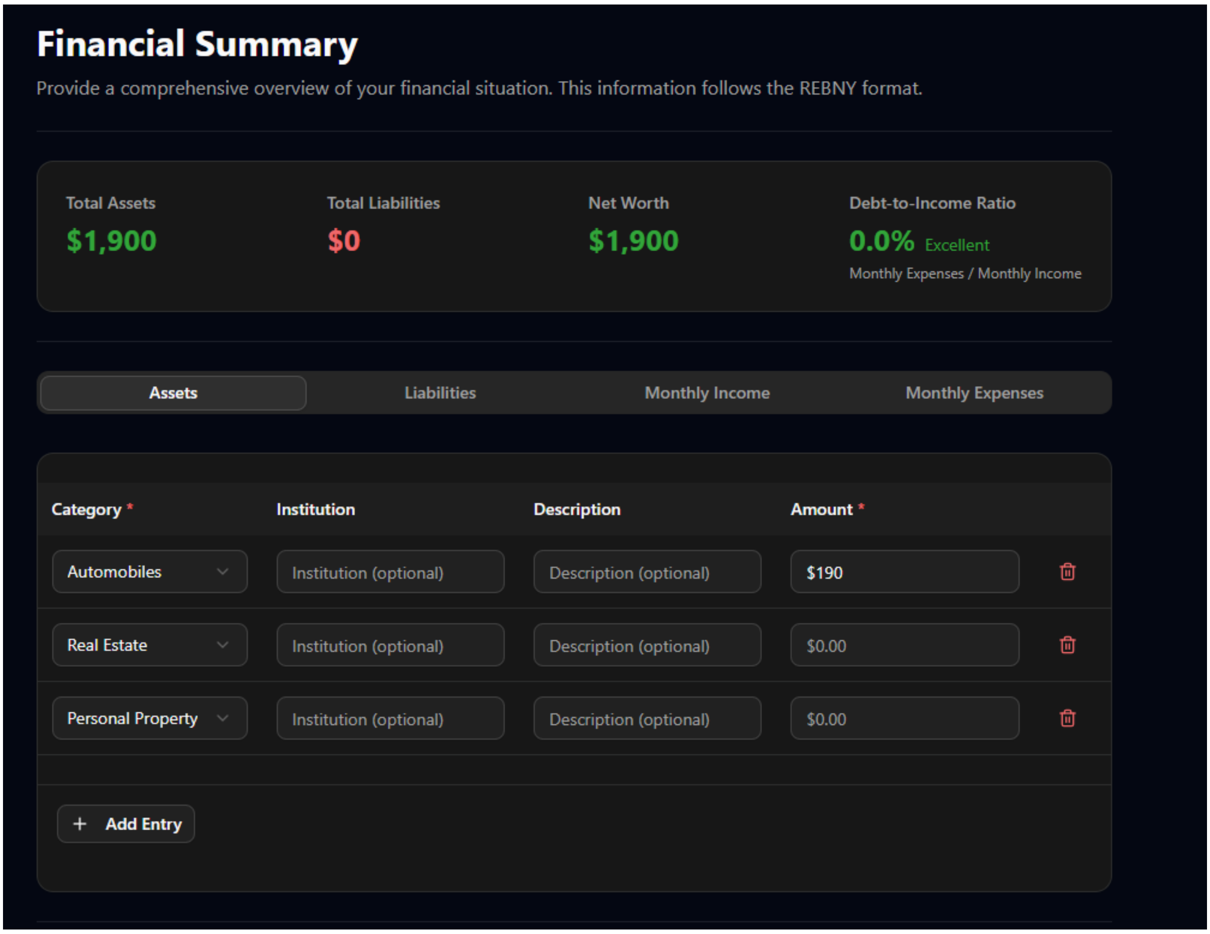
- Under deal parties, wording looks wrong in the header *"Owner's Broker";* Same thing for *"Owner's attorney"* and *"applicant's attorney"*

Bug 6:



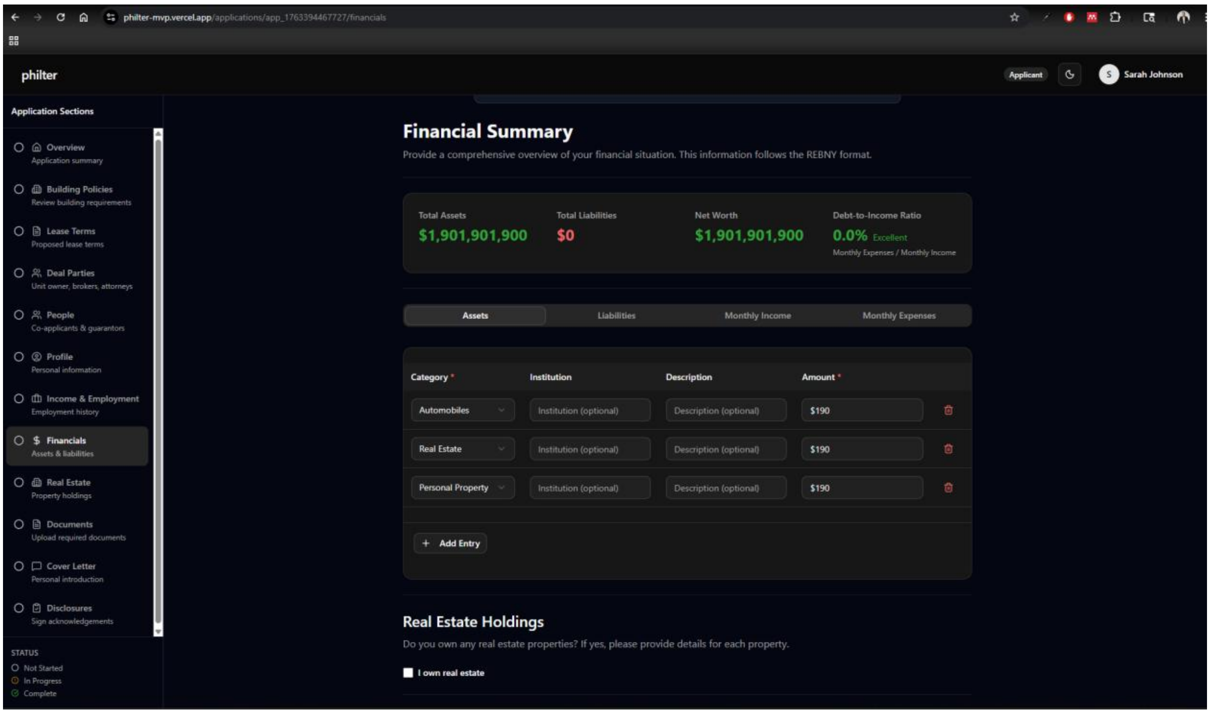
- When adding a co-applicant/guarantor and filling in the information, it is not registered
- This part is also captured in the "people" section before (on the sidebar)

Bug 7:



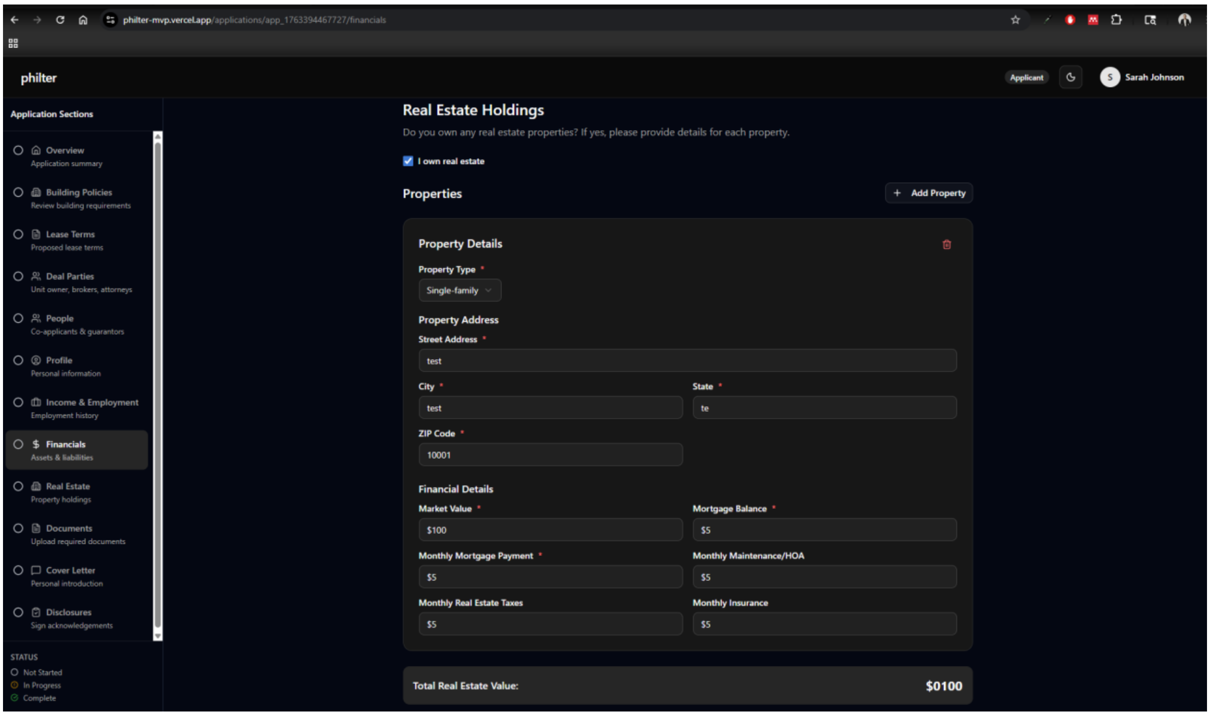
- A "0" is added to the total asset value (i.e., 190 for automobile vs. 1,900 in header)

Bug 8:



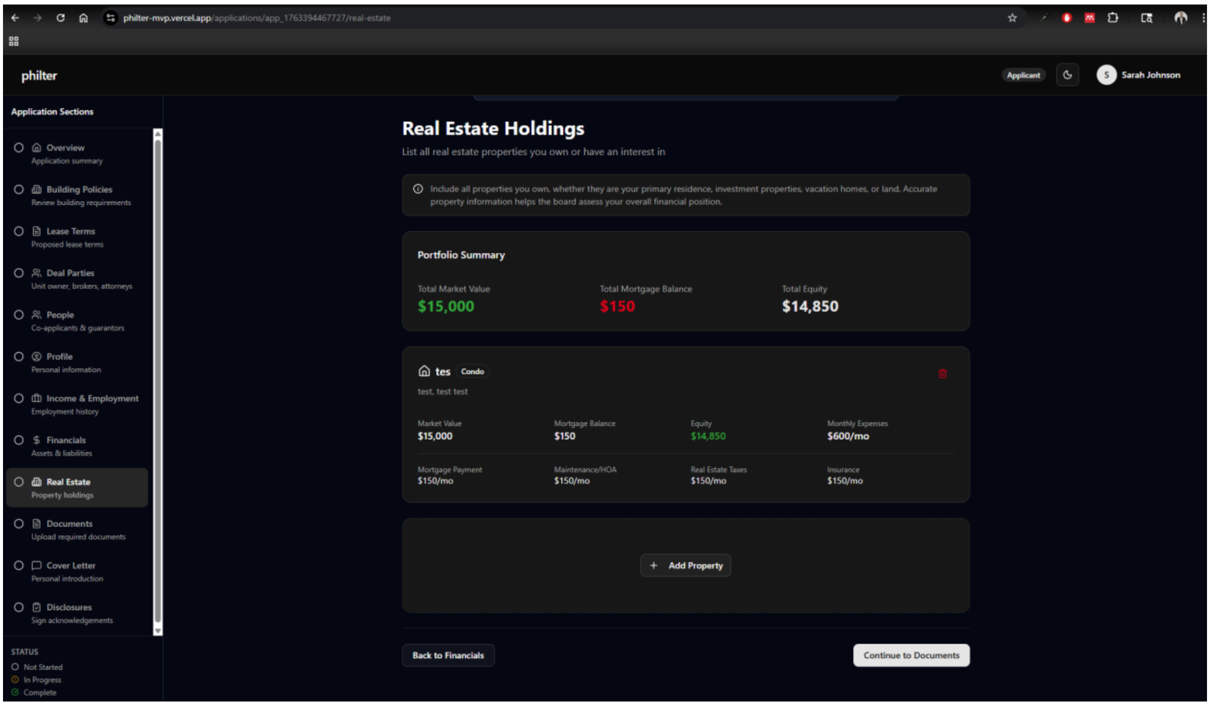
- Instead of adding numbers together, it just writes them out, i.e., 1,901,901,900 (1,900 see issue above)
- Same thing happens on liabilities side
- Seems to be the same issue for debt-to-income calculation as well (but I can't see exactly what it sums, but if I add 2x $100 for income and 1x $100 and 1x $99 for expense categories, it says the debt-to-income ratio is 10.1%

Bug 9:



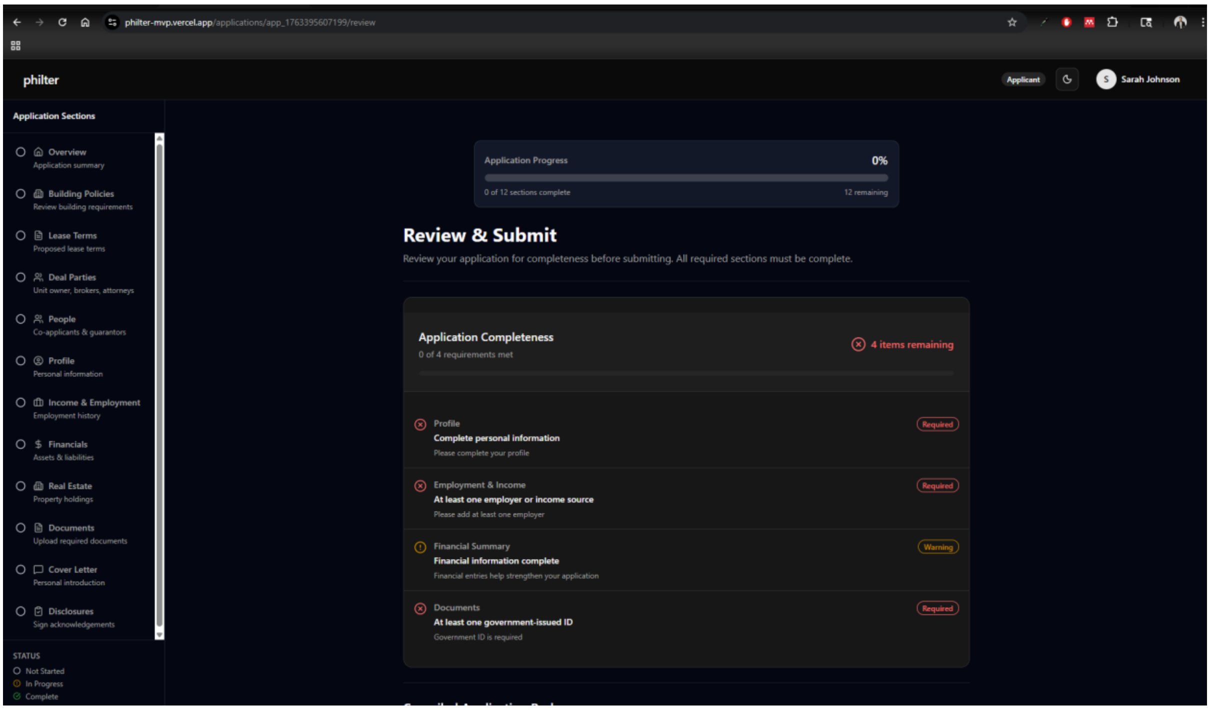
- Under real estate holdings, it adds a "0" ahead of the estimated value
- Also, there is the option to add real estate under "financial summary" ($ Financials tab) so we need to make sure people are not double counting as a side note

Bug 10:



- Real estate is a sidebar separate input here, so assume we should delete from previous page “financials”? And then remove option to add real estate in the categories

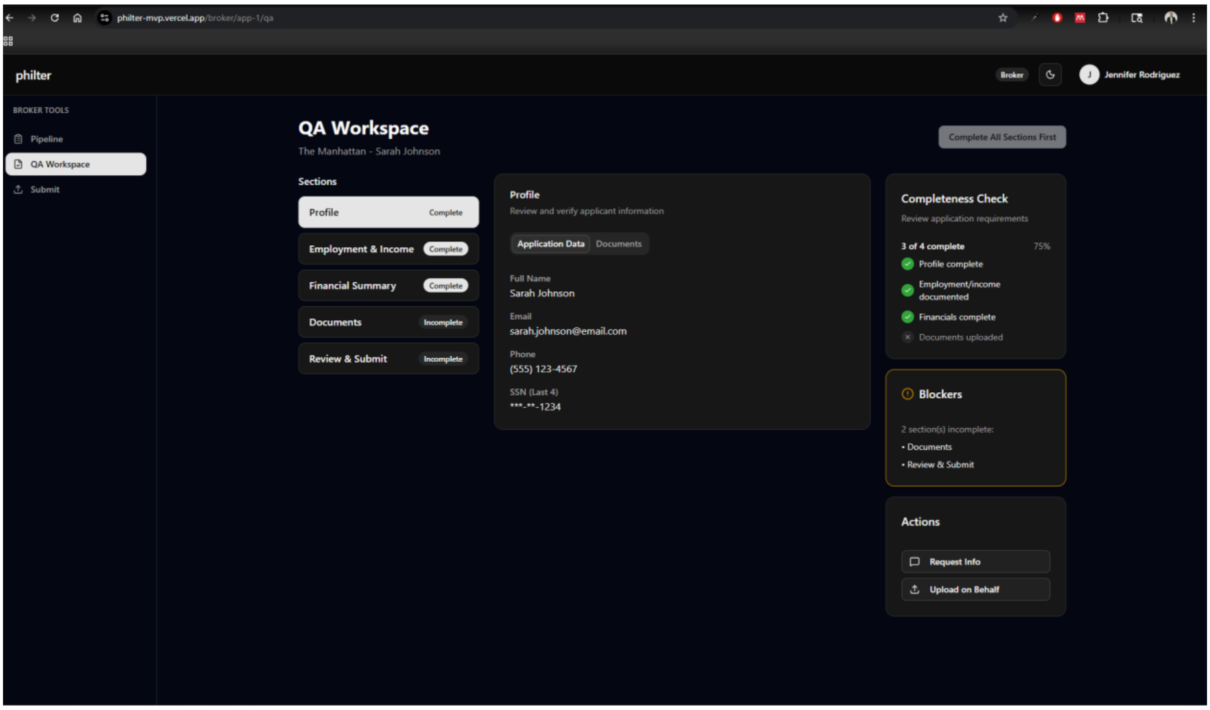
Bug 11:



- Application progress tracker not working (but assume because there's no back-end to save entries)

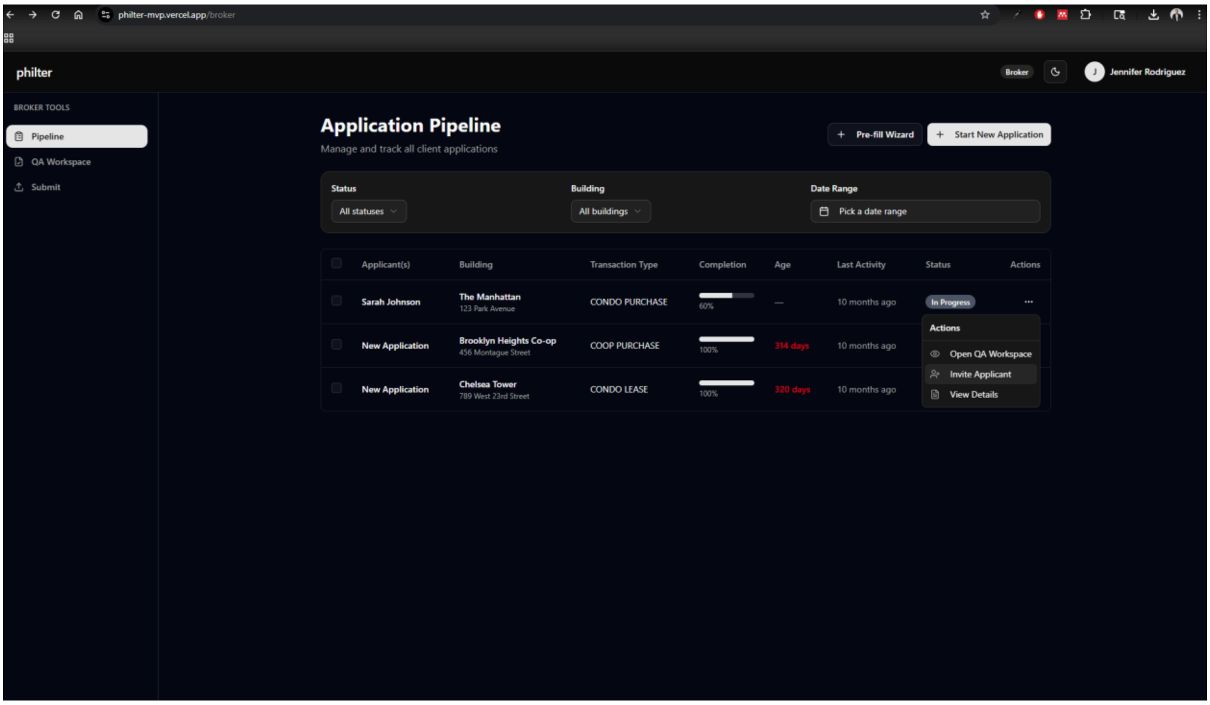
Broker User Flow

Bug 12:



- When clicking the QA workspace it (randomly?) jumps to an applicant. Shouldn't there be a selection process first so you can decide which case you want to look at? It works fine if you go to pipeline, actions and "open QA workplace" for each case
- Similar "issue" for when clicking submit

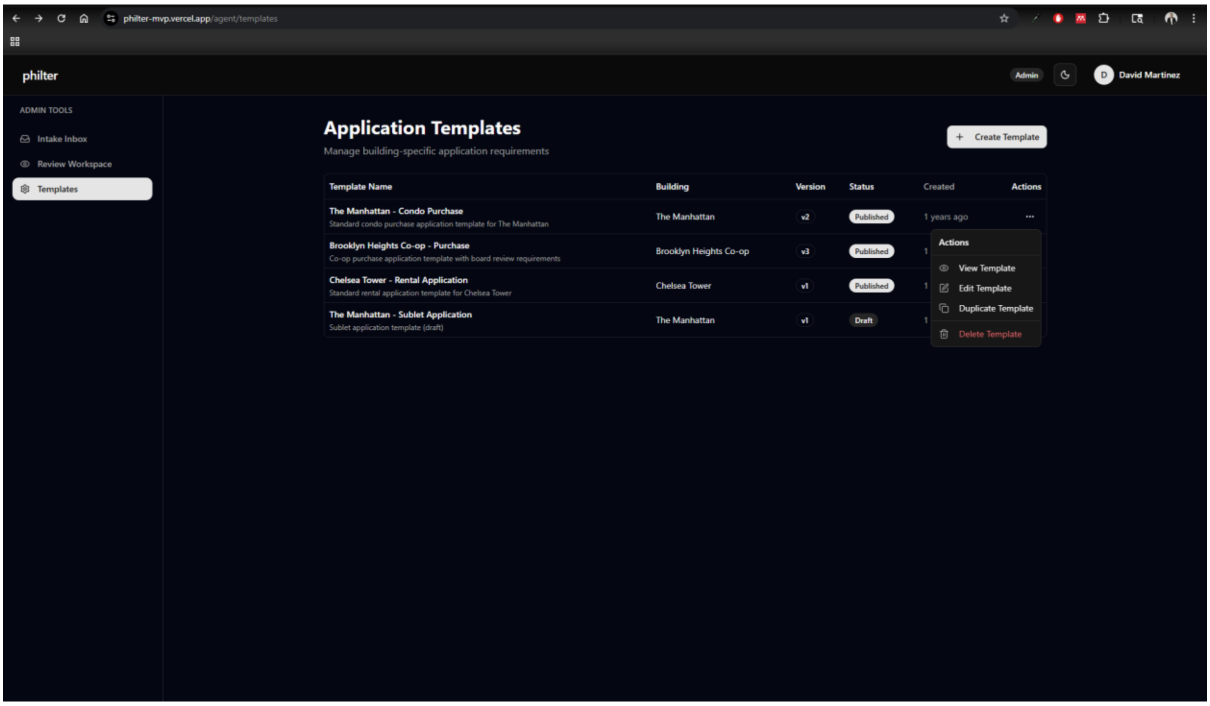
Bug 13:



- No action when clicking “invite applicant”

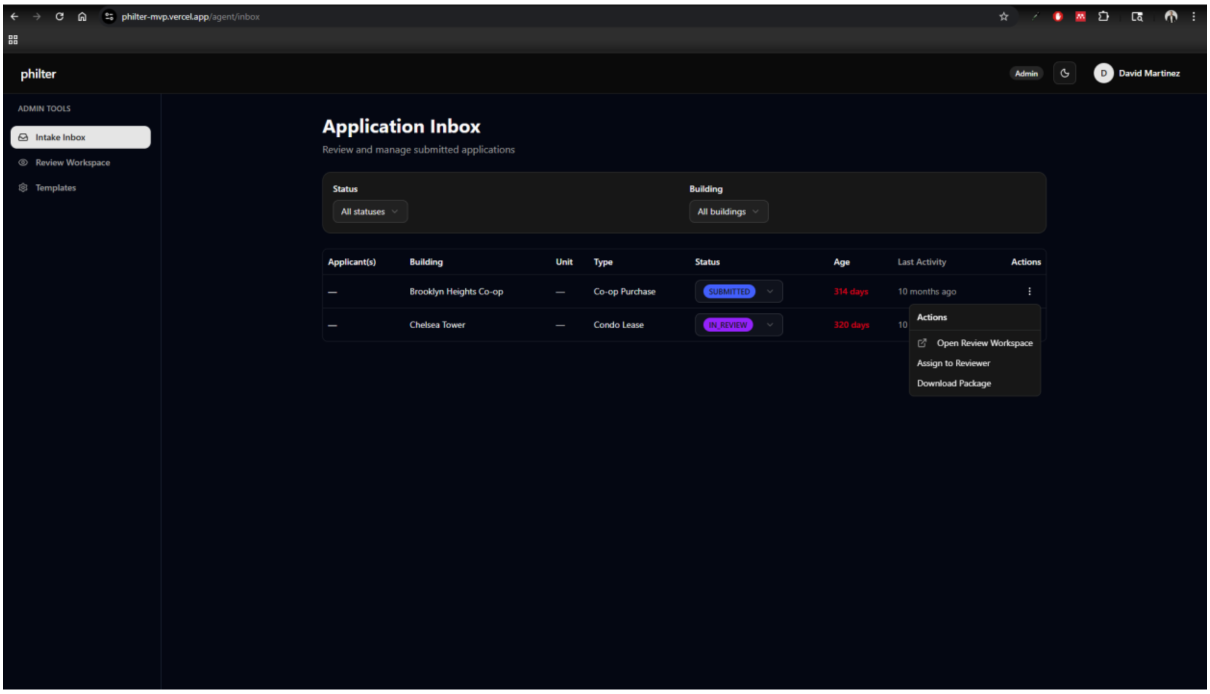
Transaction Agent User Flow

Bug 14:



- Error 404 page when clicking view/edit template
- No action when clicking Duplicate template
- No action when clicking delete template
- No action item for what the template can be used for

Bug 15:

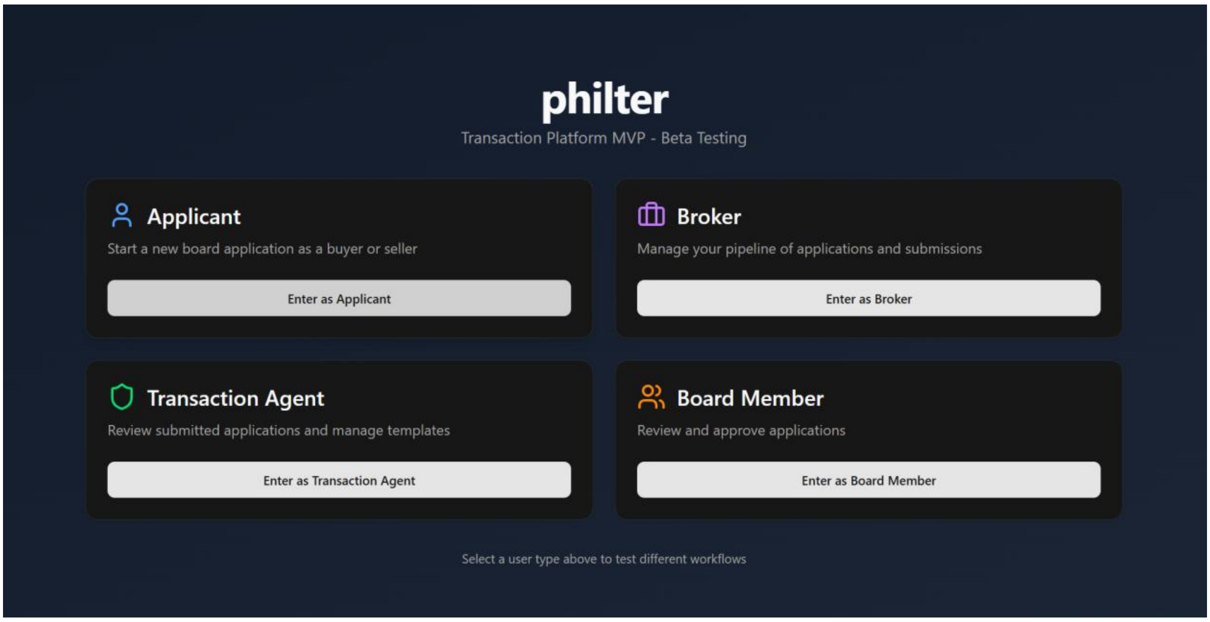


- No action when clicking assign to reviewer
- No action when clicking download package

Here are Suggestions for Things to Improve:

Across All User Flows

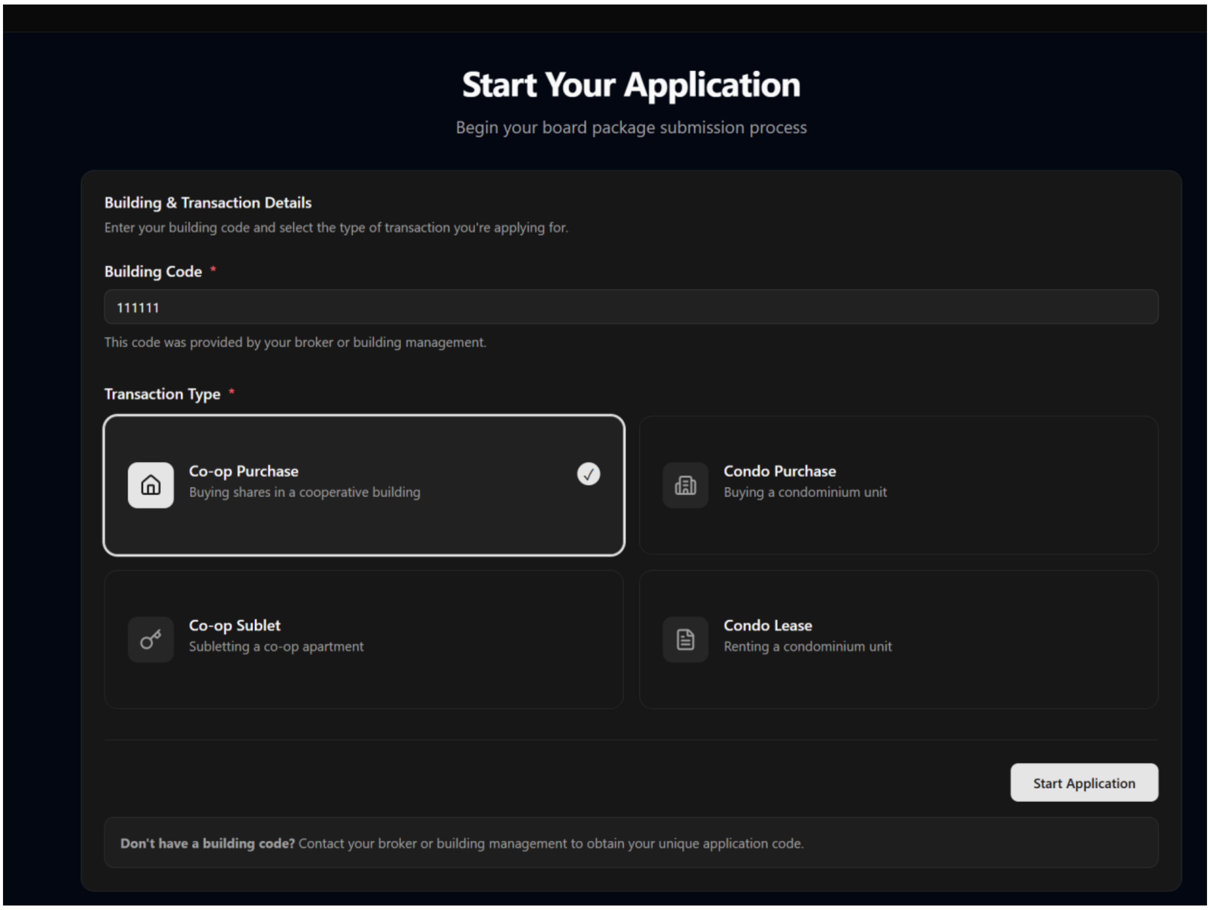
Suggestion 1:



- When hovering the mouse cursor over *"enter as x",* the icon of the mouse cursor doesn't change to a clickable element = not clear that you can click it (background changes slightly though, giving some indication)

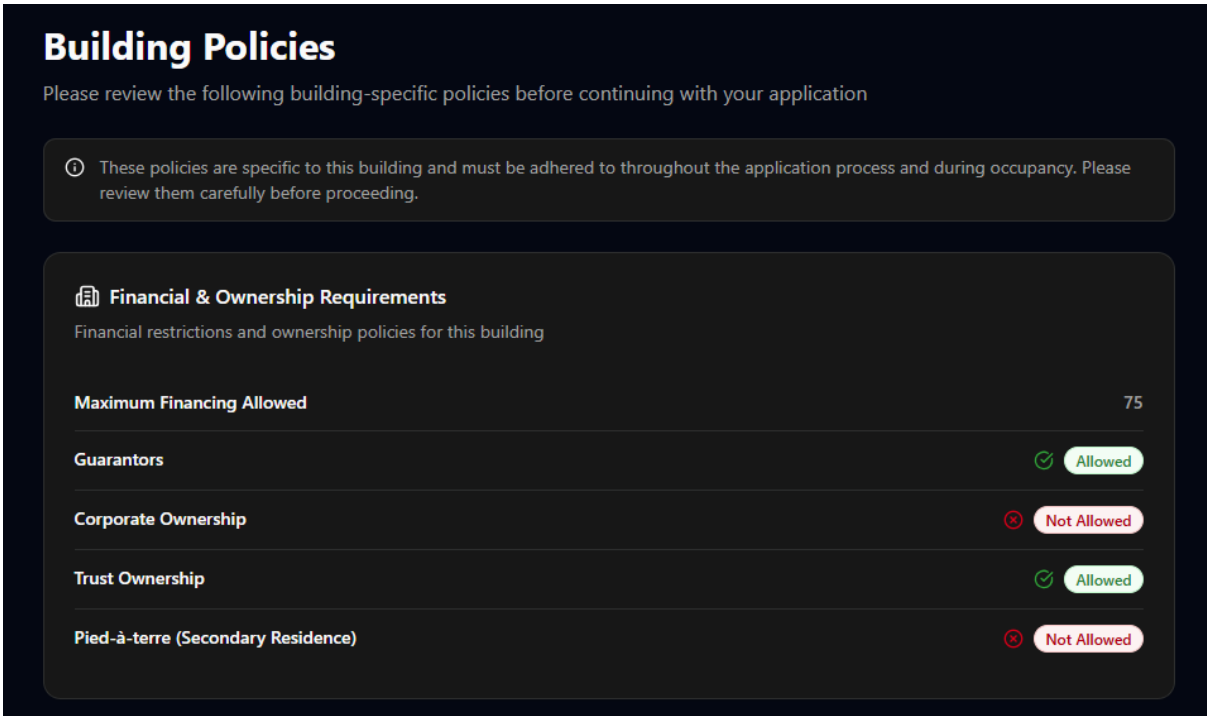
Applicant User Flow

Suggestion 2:



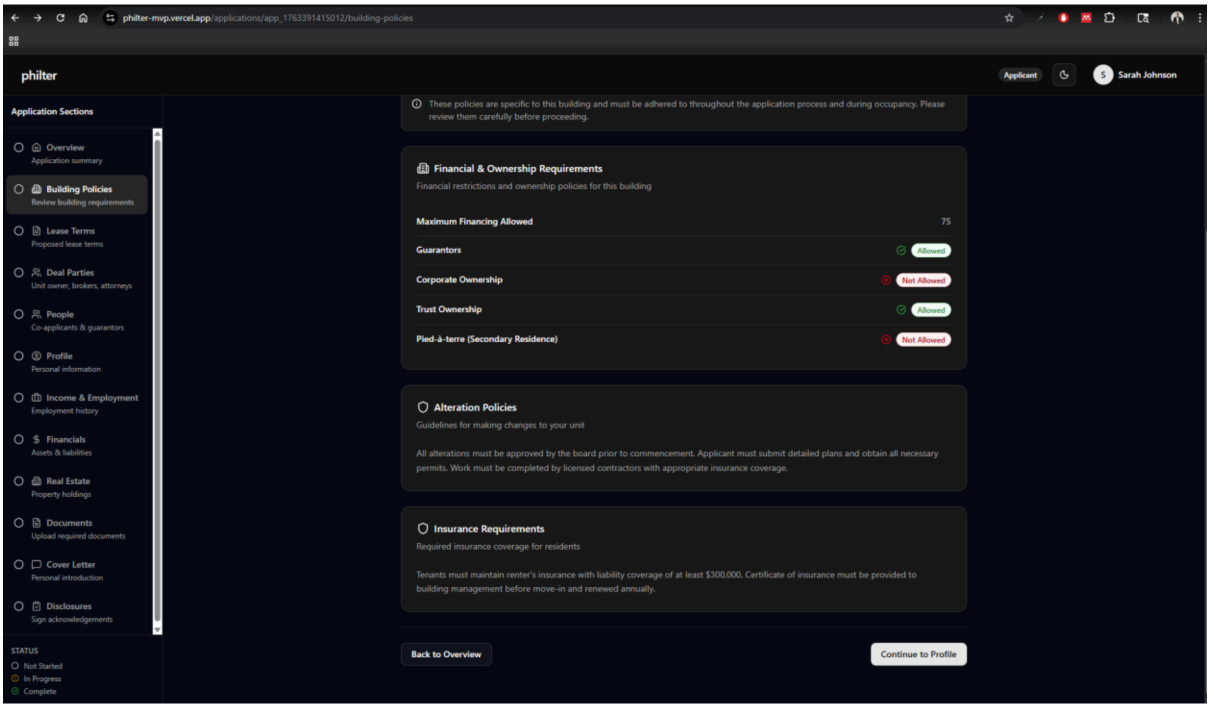
- When hovering the mouse cursor over *"start application",* the icon of the mouse cursor doesn't change to a clickable element = not clear that you can click it (background changes slightly though, giving some indication)

Suggestion 3:



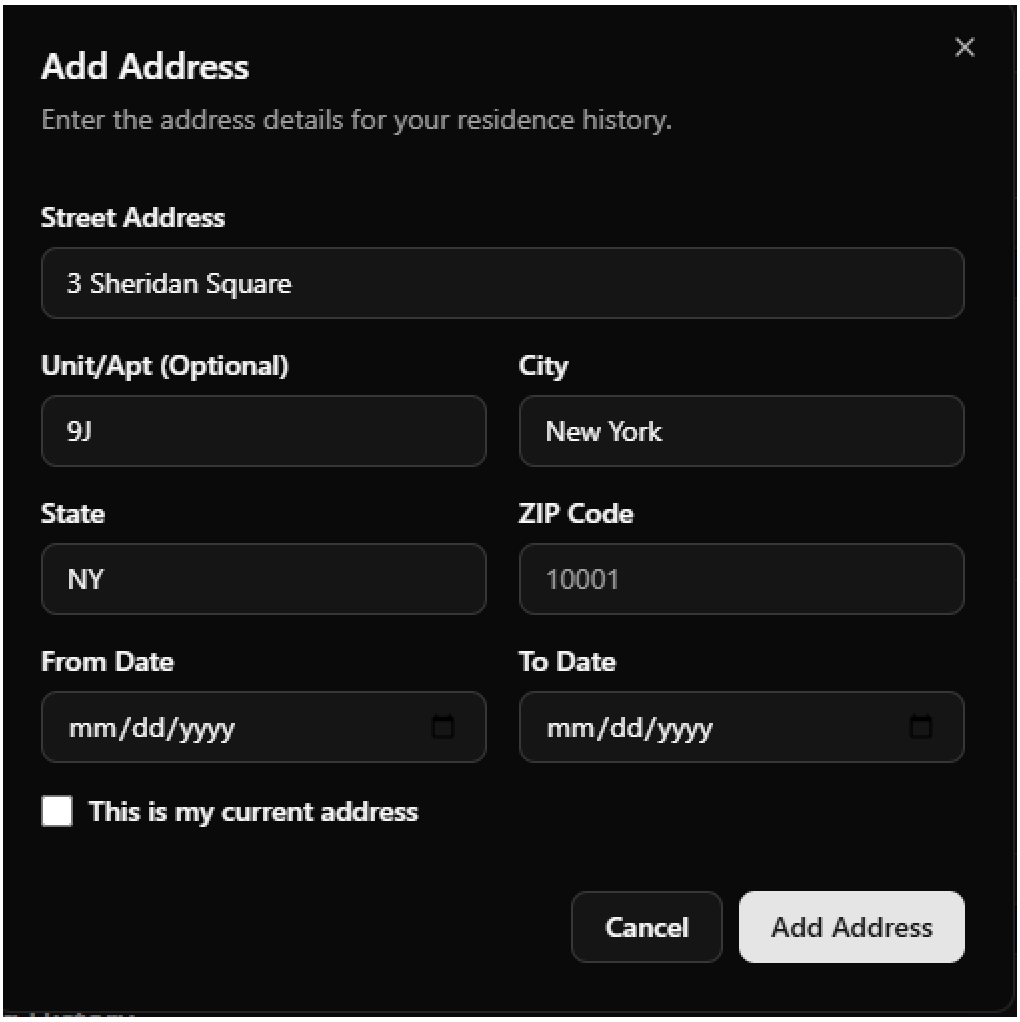
- Maximum financing allowed, missing %

Suggestion 4:



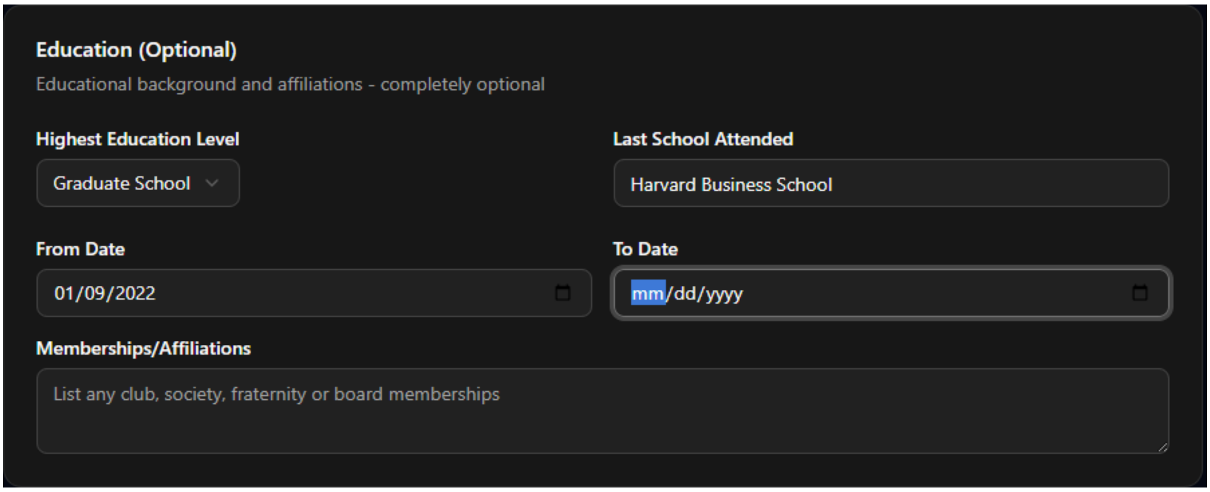
- Button “continue to profile” skips lease terms, deal parties, people etc.

Suggestion 5:



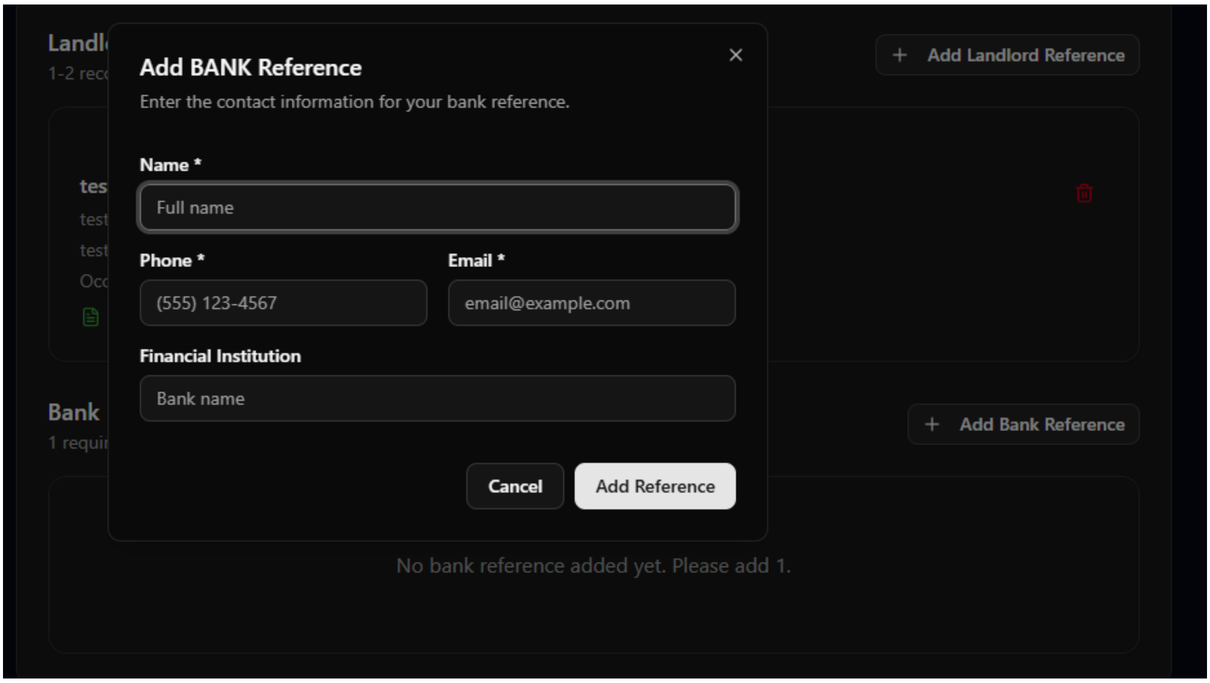
- Suggest drop-down list for state

Suggestion 6:



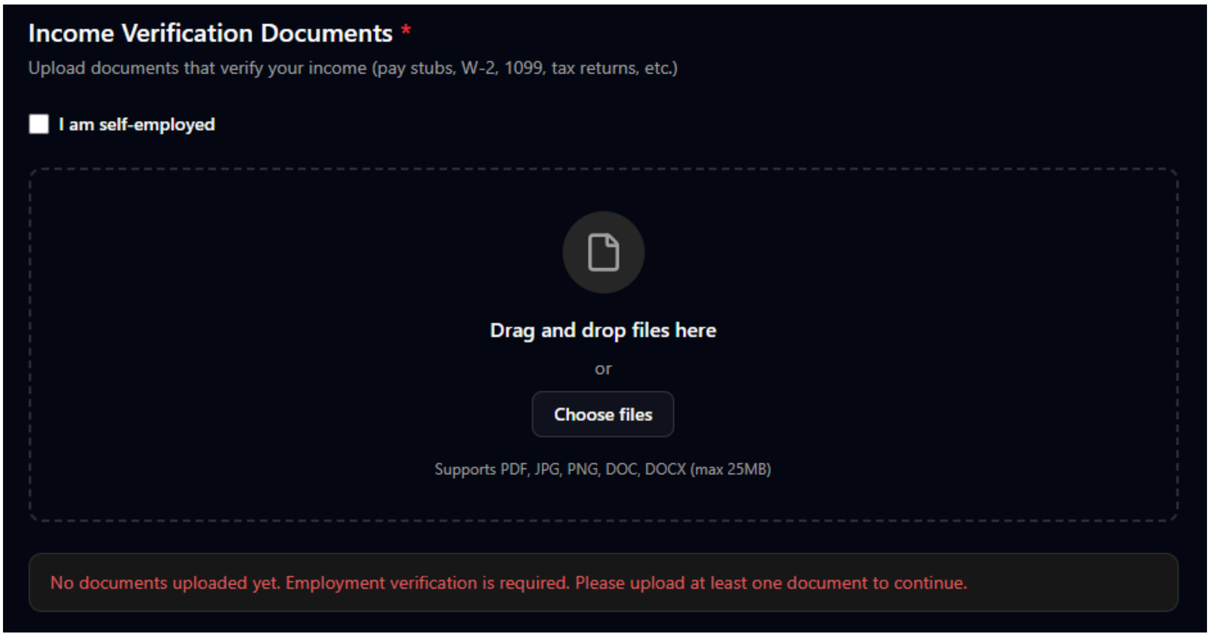
- Suggest from/to date is only mm/yyyy (not mm/dd/yyyy)

Suggestion 7:



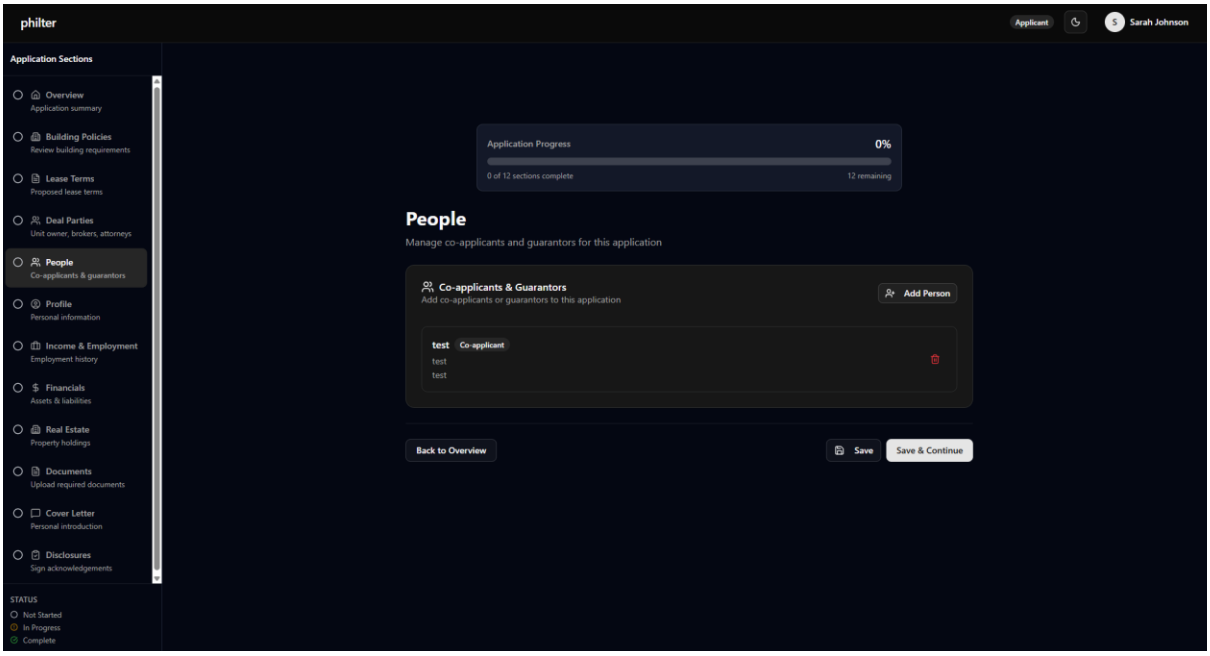
- Bank reference letter is not always a person, but just a financial institution, so would take out “name”

Suggestion 8:



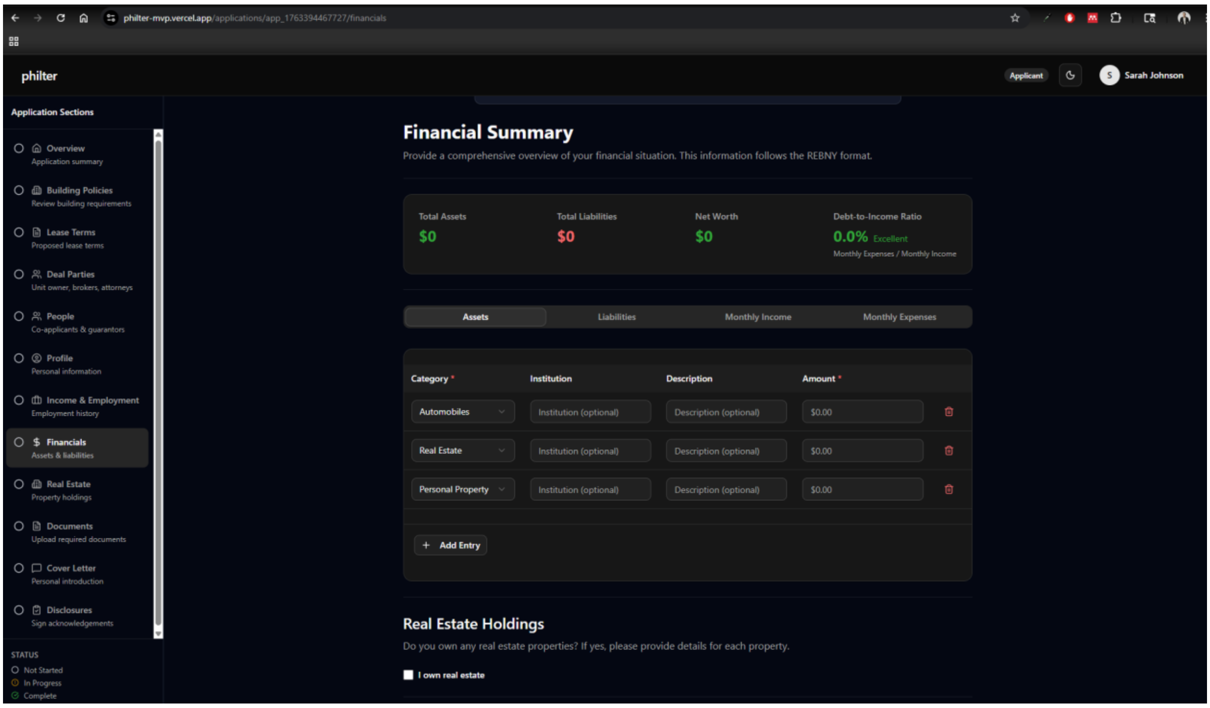
- We should add requirements on what is needed here, typically: most recent W2 AND 2x most recent bank statements OR most recent 1099 OR 3x most recent paystubs

Suggestion 9:



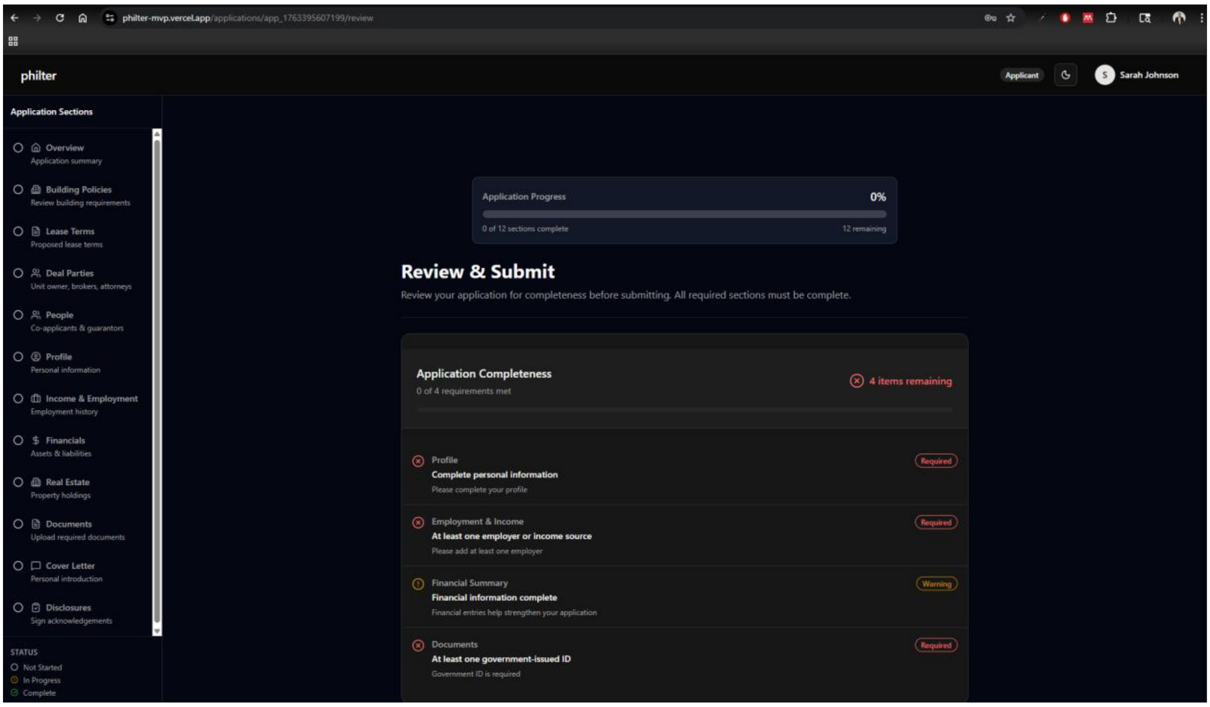
- You have the option to add co-applicant and guarantor under both “people” section and at the bottom of the “profile” section; seems redundant, but maybe I am missing something?

Suggestion 10:



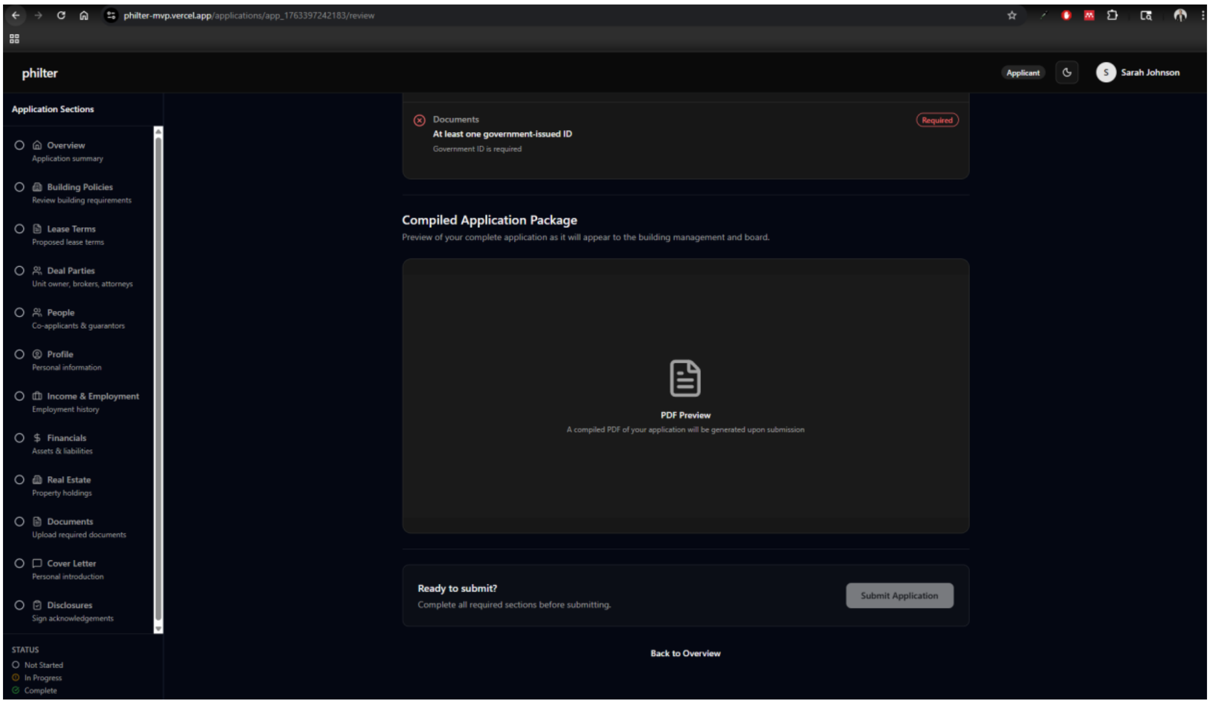
- Institution column doesn't always make sense, e.g., for real estate, automobiles etc.

Suggestion 11:



- Review page only available from “Save & continue” button under disclosures. Maybe we add a link to the review page next to the application progress tracker or under “overview” tab

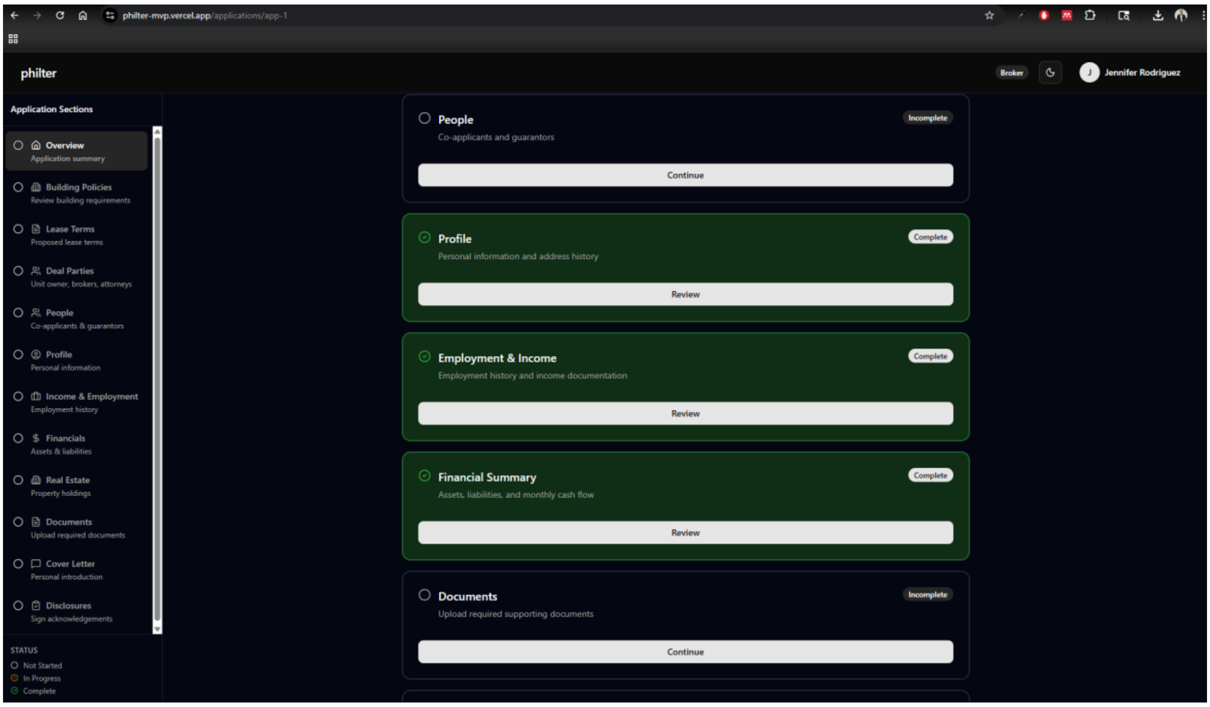
Suggestion 12:



- Submit application: Should we make clear to who you submit? Maybe wording should be “submit application to your broker for verification”

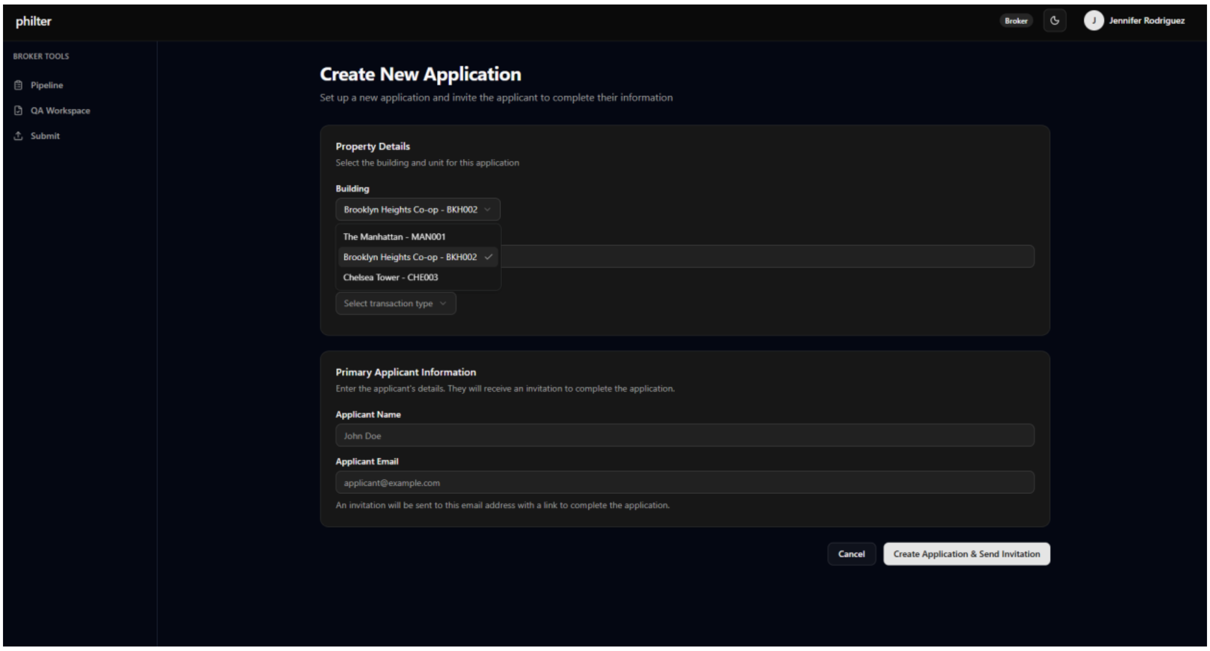
Broker User Flow

Suggestion 13:



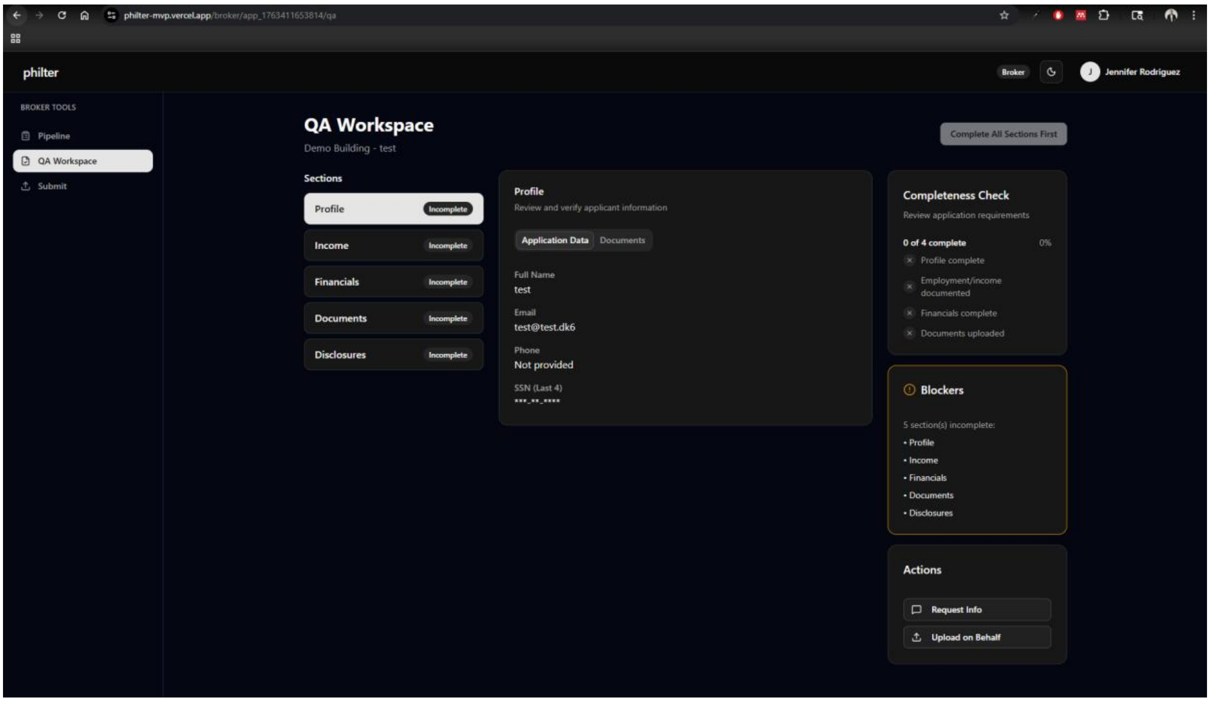
- When clicking “view applicant” from “pipeline” there is no button to return to overview/pipeline URL – would be good to add somewhere

Suggestion 14:



- Shouldn't there be an option to add a new building?

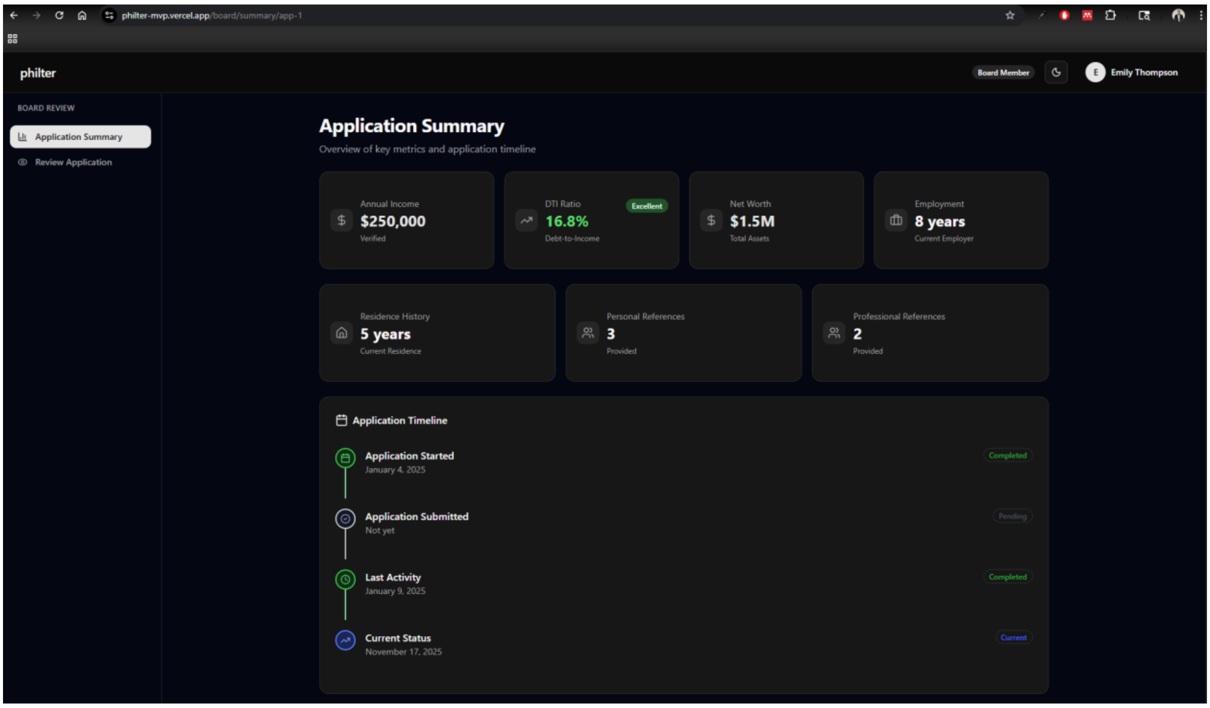
Suggestion 15:



- Ability to manually overwrite, i.e., profile is complete even though our system flags it as not

Board User Flow

Suggestion 16:



- We need a landing page before getting into a specific application summary (i.e., so you can pick Sarah Johnson in this case here among the different applications)