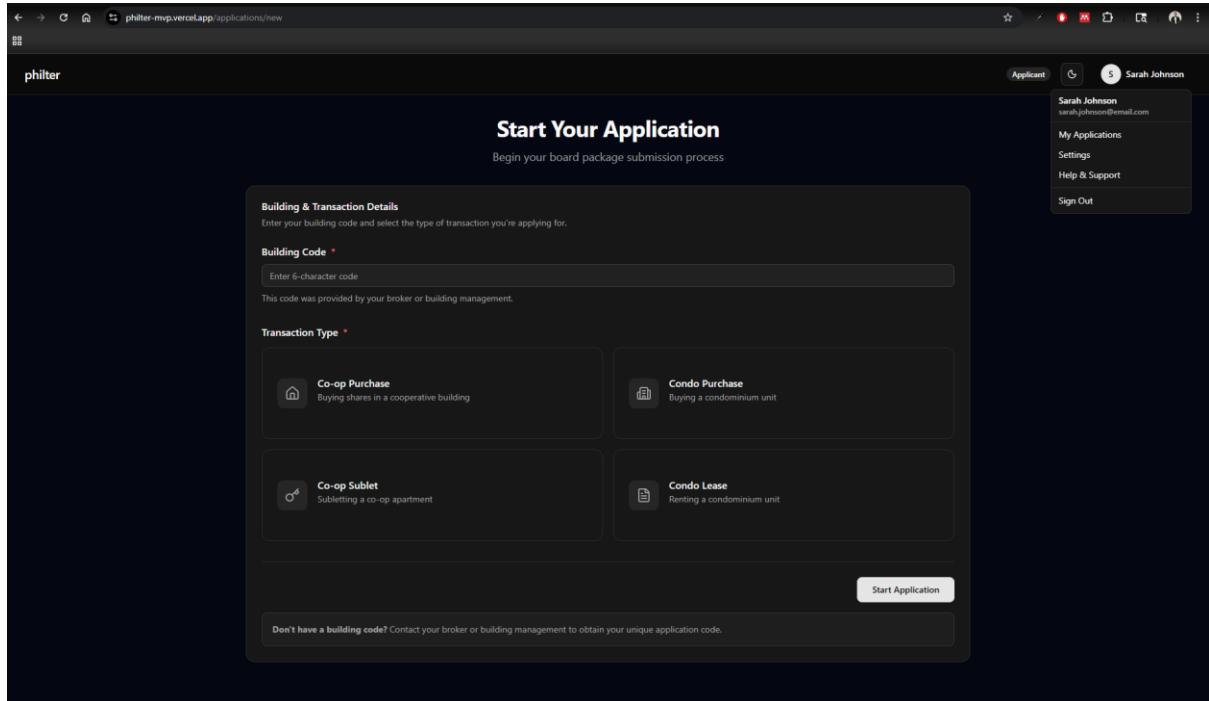


User Testing with Screenshots of Where the Application Fails – Here Are the Bugs to Be Fixed:

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:

Emergency Contact
Provide emergency contact information and key holder details

Emergency Contact Information

Name *	Email *
<input type="text" value="Emergency contact name"/>	<input type="text" value="emergency@example.com"/>
Address *	
<input type="text" value="123 Main St, City, State ZIP"/>	
Daytime Phone *	Evening Phone (Optional)
<input type="text" value="(555) 123-4567"/>	<input type="text" value="(555) 123-4567"/>
Cell Phone (Optional)	Fax (Optional)
<input type="text" value="(555) 123-4567"/>	<input type="text" value="(555) 123-4567"/>

Key Holder Information

Does superintendent or another resident have keys to apartment?

Yes
 No

Additional People
Add co-applicants or guarantors to this application

 [Add Co-applicant / Guarantor](#)

[Back to Overview](#)  [Save](#)  [Save & Continue](#)

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

Bug 3:

Profile

Personal information and address history

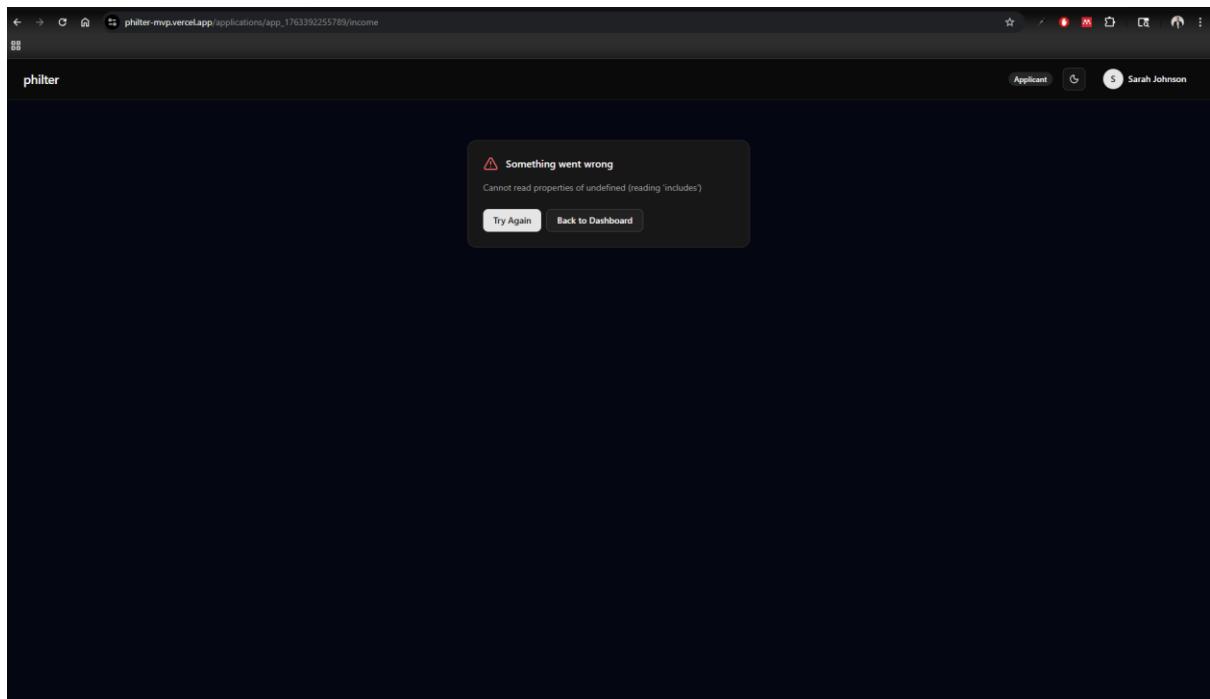
Personal Information
Required information about the primary applicant

Full Legal Name * <input type="text" value="Mathias"/>	Email Address * <input type="text" value="mathiastpoulsen@gmail.com"/>
Phone Number * <input type="text" value="6172512138"/>	Date of Birth * <input type="text" value="02/21/1997"/>
Social Security Number * <input type="text" value="•"/> ✉	

Your SSN is encrypted and securely stored. It will be masked for brokers.

- 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:

The screenshot shows the philter application interface. On the left, a sidebar lists various application sections: Overview, Building Policies, Lease Terms, Deal Parties, People, Profile, Income & Employment, Financials, Real Estate, Documents, Cover Letter, and Disclosures. The 'Deal Parties' section is currently selected. At the top right, there is an 'Application Progress' bar showing '0%' completion with '0 of 12 sections complete' and '12 remaining'. The main content area is titled 'Deal Parties' and contains two sections: 'Unit Owner (Landlord/Seller)' and 'Owner's Broker'. Both sections have fields for Name, Email, Work Phone, Cell Phone, and Home Phone, all of which are filled with the value 'test'.

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

Bug 6:

The screenshot shows the philter application interface. The sidebar on the left is identical to the previous screenshot, showing the 'Profile' section as selected. The main content area is titled 'Emergency Contact' and contains sections for 'Emergency Contact Information' and 'Key Holder Information'. In the 'Emergency Contact Information' section, there are fields for Name, Email, Address, Daytime Phone, Evening Phone (Optional), Cell Phone (Optional), and Fax (Optional). In the 'Key Holder Information' section, there is a question 'Does superintendent or another resident have keys to apartment?' with radio button options 'Yes' and 'No', where 'No' is selected. Below these sections is a 'Additional People' section with a 'Add Co-applicant / Guarantor' button. At the bottom of the page are buttons for 'Back to Overview', 'Save', and 'Save & Continue'.

- 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:

Financial Summary

Provide a comprehensive overview of your financial situation. This information follows the REBNY format.

Total Assets \$1,900	Total Liabilities \$0	Net Worth \$1,900	Debt-to-Income Ratio 0.0% Excellent Monthly Expenses / Monthly Income
--------------------------------	---------------------------------	-----------------------------	--

Assets **Liabilities** **Monthly Income** **Monthly Expenses**

Category *	Institution	Description	Amount *	
Automobiles	Institution (optional)	Description (optional)	\$190	
Real Estate	Institution (optional)	Description (optional)	\$0.00	
Personal Property	Institution (optional)	Description (optional)	\$0.00	

+ Add Entry

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

Bug 8:

The screenshot shows a dark-themed web application interface for 'philter'. On the left, a sidebar lists various application sections: Overview, Building Policies, Lease Terms, Deal Parties, People, Profile, Income & Employment, Financials (which is selected), Real Estate, Documents, Cover Letter, and Disclosures. At the bottom of the sidebar, there's a STATUS section with three items: Not Started (orange), In Progress (green), and Complete (blue). The main content area is titled 'Financial Summary' and contains a sub-section 'Financial Summary' with the instruction: 'Provide a comprehensive overview of your financial situation. This information follows the RENBY format.' Below this is a summary table with four rows: Total Assets (\$1,901,901,900), Total Liabilities (\$0), Net Worth (\$1,901,901,900), and Debt-to-Income Ratio (0.0% Excellent). Below the summary table are tabs for Assets, Liabilities, Monthly Income, and Monthly Expenses. A detailed table for 'Assets' is shown, listing three entries: Automobiles (\$190), Real Estate (\$190), and Personal Property (\$190). There is also a '+ Add Entry' button. At the bottom of the main content area, there's a 'Real Estate Holdings' section with the question 'Do you own any real estate properties? If yes, please provide details for each property.' and a checked checkbox labeled 'I own real estate'.

- 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:

The screenshot shows a web application interface for 'philter'. On the left, a sidebar lists various application sections: Overview, Building Policies, Lease Terms, Deal Parties, People, Profile, Income & Employment, Financials (which is selected), Real Estate, Documents, Cover Letter, and Disclosures. Below these are status filters: Not Started, In Progress, and Complete. The main content area is titled 'Real Estate Holdings' and contains a sub-section 'Properties'. A checkbox 'I own real estate' is checked. A button '+ Add Property' is visible. A modal window titled 'Property Details' is open, showing fields for Property Type (Single-family), Street Address (Street: test, City: test, State: te, ZIP Code: 10001). Another modal titled 'Financial Details' shows Market Value (\$100), Mortgage Balance (\$5), Monthly Mortgage Payment (\$5), Monthly Maintenance/HOA (\$5), Monthly Real Estate Taxes (\$5), and Monthly Insurance (\$5). At the bottom, a note 'Total Real Estate Value:' is followed by '\$0100'.

- 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:

The screenshot shows a web application interface for managing real estate holdings. On the left, a sidebar lists various application sections: Overview, Building Policies, Lease Terms, Deal Parties, People, Profile, Income & Employment, Financials, Real Estate (which is selected and highlighted in dark grey), Documents, Cover Letter, and Disclosures. Below this is a STATUS section with three items: Not Started (grey), In Progress (orange), and Complete (green). The main content area is titled "Real Estate Holdings" and contains a sub-section "Portfolio Summary". It displays financial data for a property named "tes Condo":

Total Market Value	Total Mortgage Balance	Total Equity
\$15,000	\$150	\$14,850

Below this, there's a detailed breakdown of monthly expenses:

Market Value	Mortgage Balance	Equity	Monthly Expenses
\$15,000	\$150	\$14,850	\$600/mo

Underneath these tables is a button labeled "+ Add Property". At the bottom of the page are two buttons: "Back to Financials" and "Continue to Documents".

- 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:

The screenshot shows a web application interface for 'philter' with a dark theme. At the top, there's a navigation bar with icons for back, forward, search, and user profile (Sarah Johnson). Below the header, a sidebar on the left lists 'Application Sections' with 12 items, each with a circular icon and a title like 'Overview', 'Building Policies', etc. A vertical scrollbar is visible on the right side of the sidebar. In the center, there's a 'Review & Submit' section with a note: 'Review your application for completeness before submitting. All required sections must be complete.' Below this is a 'Application Completeness' summary. It shows '0 of 4 requirements met' and '4 items remaining'. The summary is divided into four categories: 'Profile' (status: 'Complete personal information', note: 'Please complete your profile'), 'Employment & Income' (status: 'At least one employer or income source', note: 'Please add at least one employer'), 'Financial Summary' (status: 'Financial information complete', note: 'Financial entries help strengthen your application'), and 'Documents' (status: 'At least one government-issued ID', note: 'Government ID is required'). Each category has a small circular icon (green for Profile, red for Employment & Income, yellow for Financial Summary, and red for Documents) and a 'Required' badge.

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

Broker User Flow

Bug 12:

The screenshot shows the 'QA Workspace' interface for 'The Manhattan - Sarah Johnson'. On the left sidebar, under 'BROKER TOOLS', 'Pipeline' is selected, while 'QA Workspace' is highlighted. A 'Submit' button is also visible. The main area displays the applicant's information in sections: Profile (Complete), Employment & Income (Complete), Financial Summary (Complete), Documents (Incomplete), and Review & Submit (Incomplete). To the right, there are two summary boxes: 'Completeness Check' (3 of 4 complete, 75% completion) and 'Blockers' (2 section(s) incomplete: Documents, Review & Submit). At the bottom, there are 'Actions' buttons for Request Info and Upload on Behalf.

- 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:

The screenshot shows the 'Application Pipeline' page of the philter app. The pipeline table lists three applications:

Applicant(s)	Building	Transaction Type	Completion	Age	Last Activity	Status	Actions
Sarah Johnson	The Manhattan 123 Park Avenue	CONDO PURCHASE	60%	—	10 months ago	In Progress	...
New Application	Brooklyn Heights Co-op 456 Montague Street	COOP PURCHASE	100%	314 days	10 months ago	In Progress	Open QA Workspace
New Application	Chelsea Tower 789 West 23rd Street	COND LEASE	100%	320 days	10 months ago	In Progress	Invite Applicant

An 'Actions' dropdown menu is open for the third application, showing the following options:

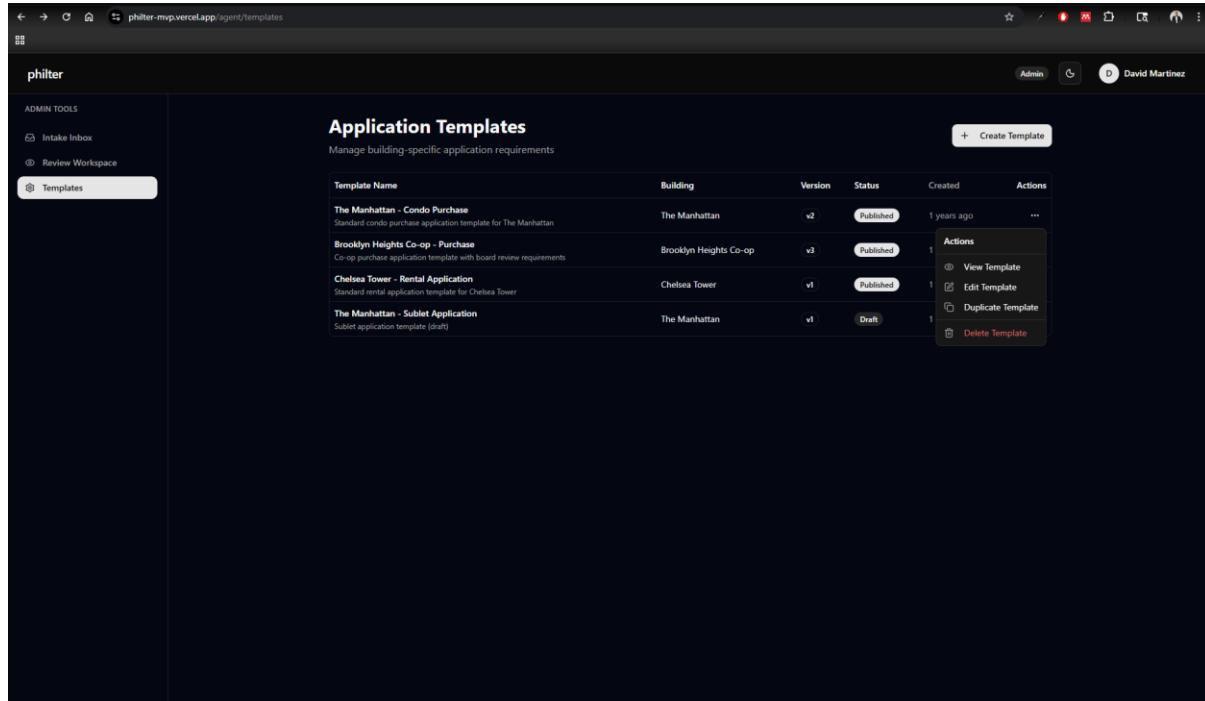
- Open QA Workspace
- Invite Applicant
- View Details

The 'Invite Applicant' option is highlighted with a red box.

- No action when clicking “invite applicant”

Transaction Agent User Flow

Bug 14:



The screenshot shows a web application interface titled "Application Templates". The left sidebar has "ADMIN TOOLS" with links for "Intake Inbox", "Review Workspace", and "Templates" (which is selected). The main area is titled "Application Templates" with the subtitle "Manage building-specific application requirements". A "Create Template" button is at the top right. Below is a table with columns: "Template Name", "Building", "Version", "Status", "Created", and "Actions". The table contains four rows:

Template Name	Building	Version	Status	Created	Actions
The Manhattan - Condo Purchase	The Manhattan	v2	Published	1 years ago	...
Brooklyn Heights Co-op - Purchase	Brooklyn Heights Co-op	v3	Published	1 years ago	Actions
Chelsea Tower - Rental Application	Chelsea Tower	v1	Published	1 years ago	View Template
The Manhattan - Sublet Application	The Manhattan	v1	Draft	1 years ago	Edit Template

A context menu is open over the third row ("Chelsea Tower - Rental Application"). The menu items are: "Actions", "View Template", "Edit Template", "Duplicate Template", and "Delete Template".

- 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:

The screenshot shows the 'Application Inbox' page from the philter MVP Vercel app. The page title is 'Application Inbox' and the subtitle is 'Review and manage submitted applications'. On the left, there's a sidebar with 'ADMIN TOOLS' containing 'Intake Inbox' (which is selected), 'Review Workspace', and 'Templates'. The main area displays a table of applications with columns: Applicant(s), Building, Unit, Type, Status, Age, Last Activity, and Actions. Two rows are visible: one for 'Brooklyn Heights Co-op' (Status: SUBMITTED, Age: 314 days) and another for 'Chelsea Tower' (Status: IN REVIEW, Age: 320 days). A context menu is open over the second row, showing options: 'Actions', 'Open Review Workspace', 'Assign to Reviewer', and 'Download Package'.

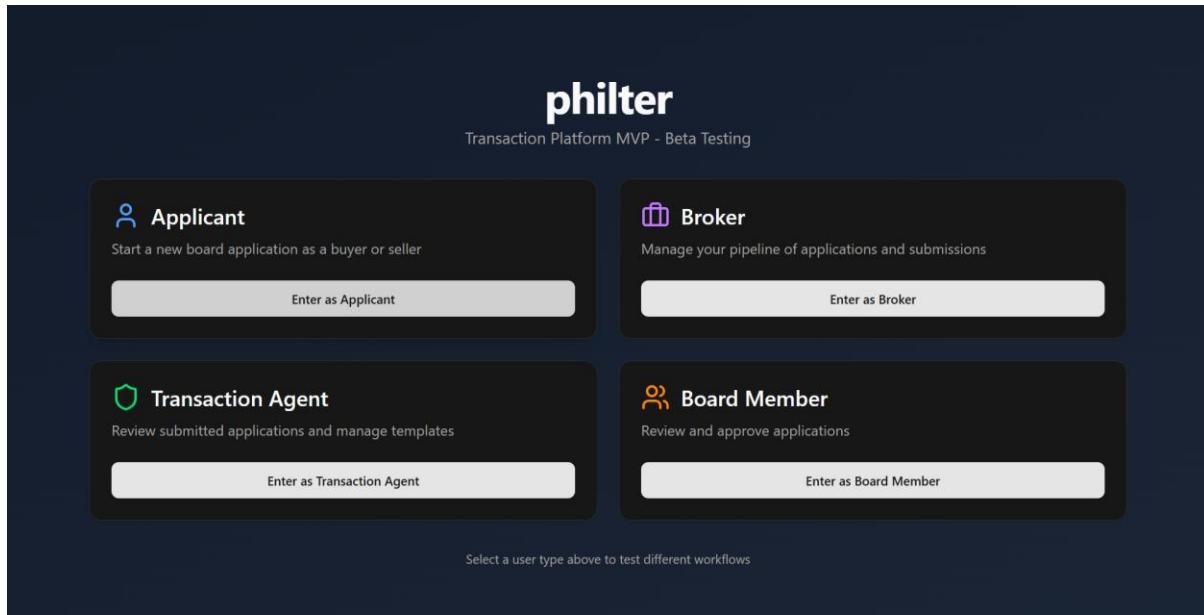
Applicant(s)	Building	Unit	Type	Status	Age	Last Activity	Actions
—	Brooklyn Heights Co-op	—	Co-op Purchase	SUBMITTED	314 days	10 months ago	<ul style="list-style-type: none">ActionsOpen Review WorkspaceAssign to ReviewerDownload Package
—	Chelsea Tower	—	Condo Lease	IN REVIEW	320 days	10	

- 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:

Start Your Application

Begin your board package submission process

Building & Transaction Details
Enter your building code and select the type of transaction you're applying for.

Building Code *

This code was provided by your broker or building management.

Transaction Type *

 **Co-op Purchase**
Buying shares in a cooperative building

 **Condo Purchase**
Buying a condominium unit

 **Co-op Sublet**
Subletting a co-op apartment

 **Condo Lease**
Renting a condominium unit

Start Application

Don't have a **building code**? Contact your broker or building management to obtain your unique application code.

- 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:

The screenshot shows a dark-themed application interface. At the top, a header reads "Building Policies". Below it, a message says "Please review the following building-specific policies before continuing with your application". A note in a box states: "These policies are specific to this building and must be adhered to throughout the application process and during occupancy. Please review them carefully before proceeding." The main content area is titled "Financial & Ownership Requirements" and includes sections for "Maximum Financing Allowed", "Guarantors", "Corporate Ownership", "Trust Ownership", and "Pied-à-terre (Secondary Residence)". Each section has a status indicator: "Maximum Financing Allowed" is "75" with a green checkmark and "Allowed"; "Guarantors" is with a green checkmark and "Allowed"; "Corporate Ownership" is with a red X and "Not Allowed"; "Trust Ownership" is with a green checkmark and "Allowed"; and "Pied-à-terre (Secondary Residence)" is with a red X and "Not Allowed".

- Maximum financing allowed, missing %

Suggestion 4:

The screenshot shows a dark-themed application interface. On the left, a sidebar lists "Application Sections": Overview, Building Policies (selected), Lease Terms, Deal Parties, People, Profile, Income & Employment, Financials, Real Estate, Documents, Cover Letter, and Disclosures. The main content area is titled "Building Policies" and contains three sections: "Financial & Ownership Requirements", "Alteration Policies", and "Insurance Requirements". The "Financial & Ownership Requirements" section is identical to the one in Suggestion 3. The "Alteration Policies" section includes a note: "All alterations must be approved by the board prior to commencement. Applicant must submit detailed plans and obtain all necessary permits. Work must be completed by licensed contractors with appropriate insurance coverage." The "Insurance Requirements" section includes a note: "Tenants must maintain renter's insurance with liability coverage of at least \$300,000. Certificate of insurance must be provided to building management before move-in and renewed annually." At the bottom, buttons say "Back to Overview" and "Continue to Profile".

- Button "continue to profile" skips lease terms, deal parties etc.

Suggestion 5:

Add Address

Enter the address details for your residence history.

Street Address

3 Sheridan Square

Unit/Apt (Optional) **City**

9J New York

State **ZIP Code**

NY 10001

From Date **To Date**

mm/dd/yyyy mm/dd/yyyy

This is my current address

Cancel **Add Address**

- Suggest drop-down list for state

Suggestion 6:

The screenshot shows a dark-themed form section titled "Education (Optional)". It includes fields for "Highest Education Level" (set to "Graduate School"), "Last School Attended" (set to "Harvard Business School"), "From Date" (set to "01/09/2022") and "To Date" (set to "mm/dd/yyyy"). There is also a "Memberships/Affiliations" field with placeholder text "List any club, society, fraternity or board memberships".

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

Suggestion 7:

The screenshot shows a modal dialog box titled "Add BANK Reference". It contains fields for "Name *" (with placeholder "Full name"), "Phone *" (with placeholder "(555) 123-4567"), "Email *" (with placeholder "email@example.com"), and "Financial Institution" (with placeholder "Bank name"). At the bottom are "Cancel" and "Add Reference" buttons. The background shows a sidebar with sections for "Landlord References" and "Bank References". A message at the bottom of the main area says "No bank reference added yet. Please add 1."

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

Suggestion 8:

Income Verification Documents *

Upload documents that verify your income (pay stubs, W-2, 1099, tax returns, etc.)

I am self-employed



Drag and drop files here
or
[Choose files](#)

Supports PDF, JPG, PNG, DOC, DOCX (max 25MB)

No documents uploaded yet. Employment verification is required. Please upload at least one document to continue.

- 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:

filter

Application Sections

- Overview Application summary
- Building Policies Review building requirements
- Lease Terms Proposed lease terms
- Deal Parties Unit owner, brokers, attorneys
- People Co-applicants & guarantors
- Profile Personal information
- Income & Employment Employment history
- Financials Assets & liabilities
- Real Estate Property holdings
- Documents Upload required documents
- Cover Letter Personal introduction
- Disclosures Sign acknowledgements

Application Progress
0%
0 of 12 sections complete 12 remaining

People
Manage co-applicants and guarantors for this application

Co-applicants & Guarantors
Add co-applicants or guarantors to this application

test	Co-applicant
test	test

[Back to Overview](#) [Save](#) [Save & Continue](#)

STATUS

- Not Started
- In Progress
- Complete

- 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:

The screenshot shows a web application interface for financial management. On the left, a sidebar lists various application sections: Overview, Building Policies, Lease Terms, Deal Parties, People, Profile, Income & Employment, Financials (which is currently selected), Real Estate, Documents, Cover Letter, and Disclosures. Below this is a STATUS section with options: Not Started (blue), In Progress (orange), and Complete (green). The main content area is titled "Financial Summary" and contains a sub-instruction: "Provide a comprehensive overview of your financial situation. This information follows the RENBY format." It features a summary table with four rows: Total Assets (\$0), Total Liabilities (\$0), Net Worth (\$0), and Debt-to-Income Ratio (0.0% Excellent). Below this is a detailed table for asset entry, with columns for Category*, Institution, Description, and Amount*. Three entries are listed: Automobiles (\$0.00), Real Estate (\$0.00), and Personal Property (\$0.00). A "Add Entry" button is at the bottom. At the bottom of the main content area is a section titled "Real Estate Holdings" with the question "Do you own any real estate properties? If yes, please provide details for each property." and a checked checkbox labeled "I own real estate".

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

Suggestion 11:

The screenshot shows a web application interface for 'philter' with a dark theme. On the left, a sidebar lists 'Application Sections' with 12 items: Overview, Building Policies, Lease Terms, Deal Parties, People, Profile, Income & Employment, Financials, Real Estate, Documents, Cover Letter, and Disclosures. Below this is a 'STATUS' section with three items: Not Started, In Progress, and Complete. On the right, a main area displays 'Application Progress' at 0% completion (0 of 12 sections complete, 12 remaining). A large button labeled 'Review & Submit' is present. Underneath it is a 'Review & Submit' section titled 'Application Completeness' showing 4 items remaining. The items listed are: Profile (Incomplete, Required), Employment & Income (Incomplete, Required), Financial Summary (Incomplete, Warning), and Documents (Incomplete, Required).

- 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:

The screenshot shows a dark-themed web application interface for a "Compiled Application Package".

Left Sidebar (Application Sections):

- Overview (Application summary)
- Building Policies (Review building requirements)
- Lease Terms (Proposed lease terms)
- Deal Parties (Unit owner, brokers; attorneys)
- People (Co-applicants & guarantors)
- Profile (Personal information)
- Income & Employment (Employment history)
- Financials (Assets & liabilities)
- Real Estate (Property holdings)
- Documents (Upload required documents)
- Cover Letter (Personal introduction)
- Disclosures (Sign acknowledgements)

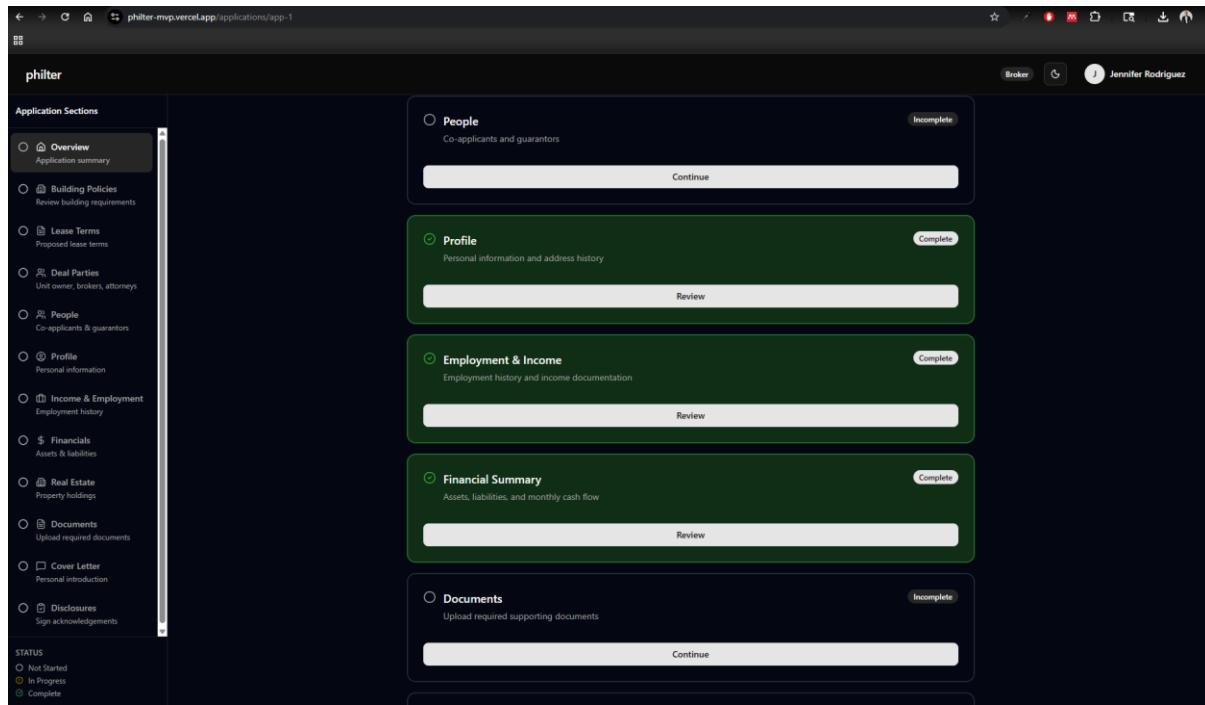
Main Panel:

- Documents:** A red circular icon with a minus sign indicates a required field. The text "At least one government-issued ID" is displayed, with "Government ID is required" in smaller text below it.
- Compiled Application Package:** A preview area titled "Preview of your complete application as it will appear to the building management and board." It features a "PDF Preview" button with a file icon and the text "A compiled PDF of your application will be generated upon submission".
- Status:** Shows "Ready to submit?" with the instruction "Complete all required sections before submitting." A "Submit Application" button is located to the right.
- Bottom Buttons:** "Back to Overview" and "Submit Application".

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

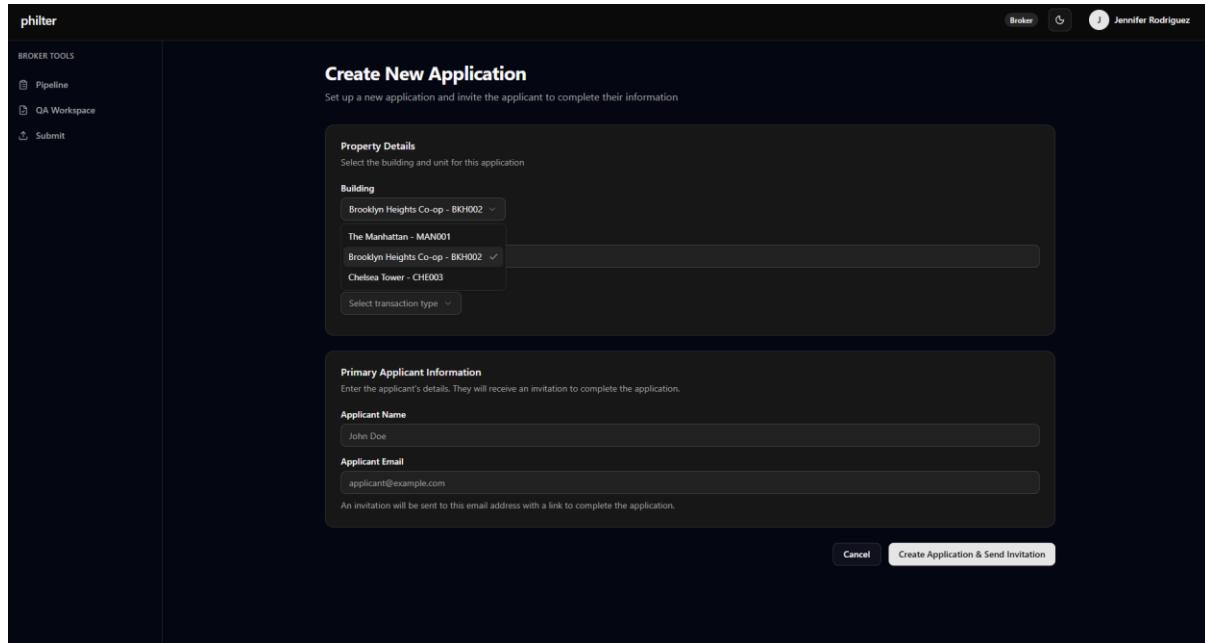
Broker User Flow

Suggestion 13:



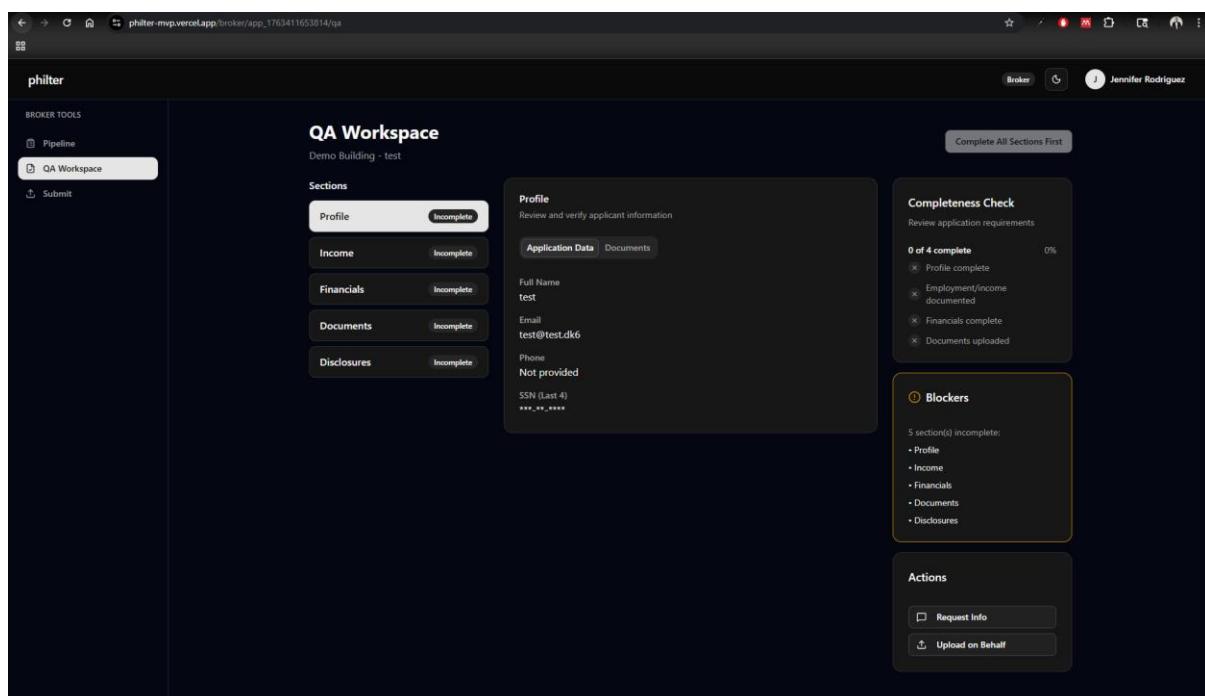
- When clicking “view applicant” from “pipeline” there is no button to return to overview/pipeline URL – would be good to add somewhere

Suggestion 14:



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

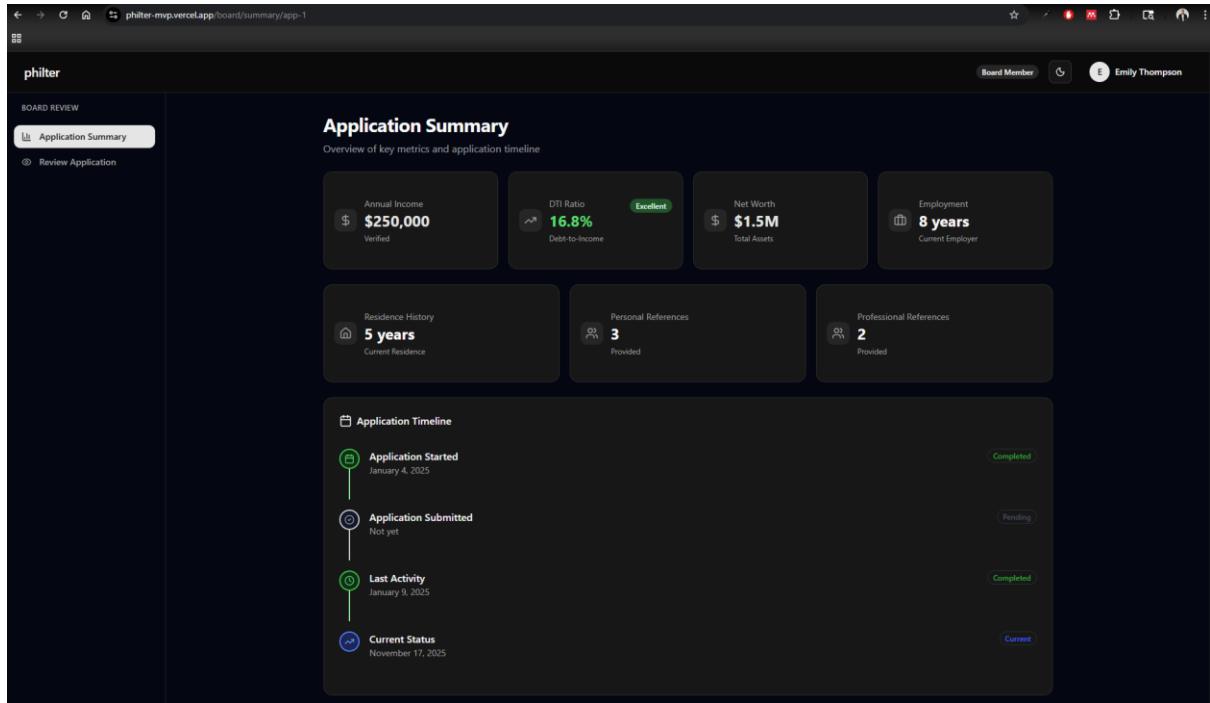
Suggestion 15:



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

Board User Flow

Suggestion 16:



The screenshot shows a dark-themed web application interface titled "philter". At the top, there's a navigation bar with icons for back, forward, search, and refresh, followed by the URL "philter-mvp.vercel.app/board/summary/app-1". On the right side of the header, it says "Board Member" and "Emily Thompson". Below the header, the main content area has a title "Application Summary" and a subtitle "Overview of key metrics and application timeline". The page is divided into several sections: "Annual Income \$250,000 Verified", "DTI Ratio 16.8% Debt-to-Income Excellent", "Net Worth \$1.5M Total Assets", "Employment 8 years Current Employer", "Residence History 5 years Current Residence", "Personal References 3 Provided", "Professional References 2 Provided", and an "Application Timeline" section. The timeline shows four events: "Application Started" (January 4, 2025) with status "Completed", "Application Submitted" (Not yet) with status "Pending", "Last Activity" (January 9, 2025) with status "Completed", and "Current Status" (November 17, 2025) with status "Current".

- 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)