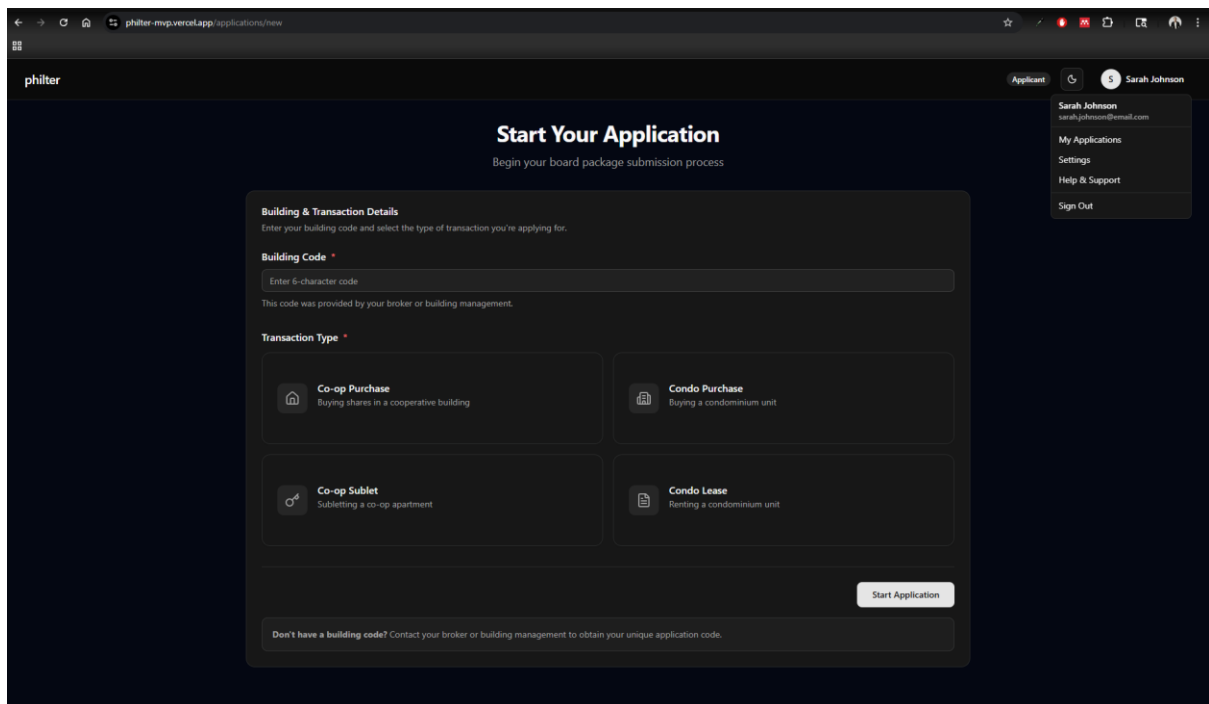


User Testing with Screenshots of Where the Application Fails – Here Are the Bugs to Be Fixed:

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 *

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 *
Mathias

Email Address *
mathiastpoulsen@gmail.com

Phone Number *
6172512138

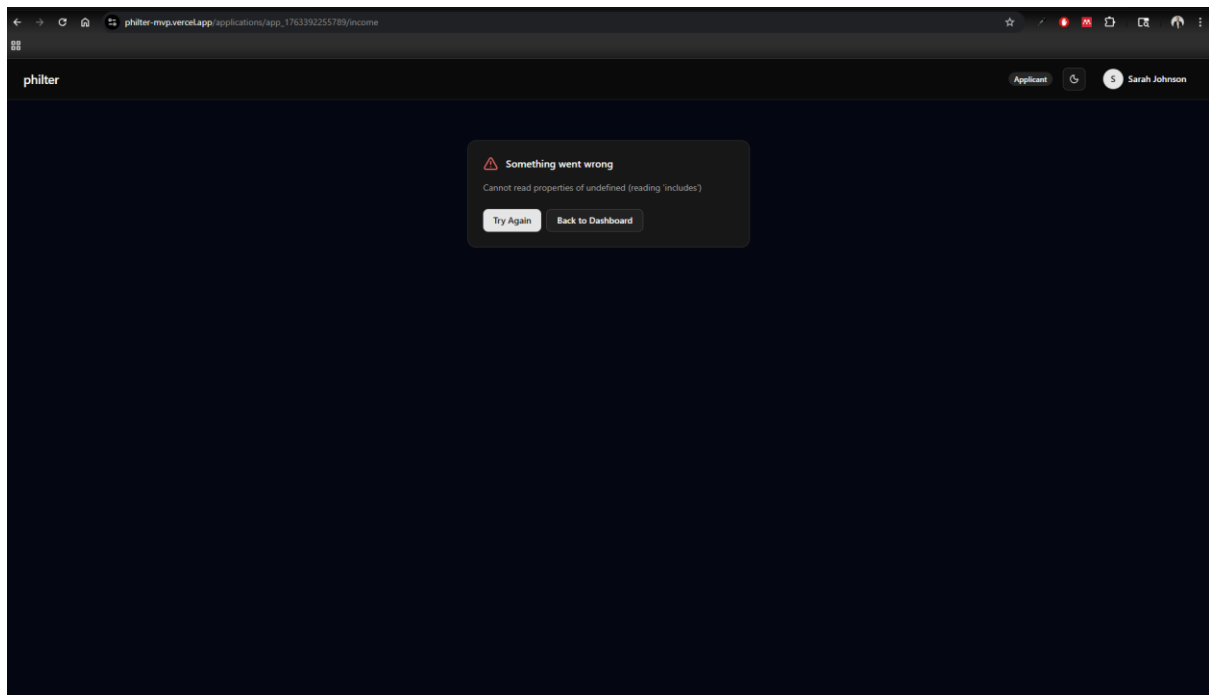
Date of Birth *
02/21/1997

Social Security Number *
•

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:

philter

Application Progress 0%
0 of 12 sections complete 12 remaining

Deal Parties
Information about all parties involved in this transaction

Unit Owner (Landlord/Seller)
Required information

Name * test Email * test
Work Phone test Cell Phone test
Home Phone test

Owner's Broker
Optional - add if applicable

Name Full name Email email@example.com
Work Phone (555) 123-4567 Cell Phone (555) 123-4567
Home Phone (555) 123-4567

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

STATUS

- Not Started
- In Progress
- Complete

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

Bug 6:

philter

Application Progress 0%
0 of 12 sections complete 12 remaining

Emergency Contact
Provide emergency contact information and key holder details

Emergency Contact Information

Name * test Email * test
Address * 123 Main St, City, State ZIP
Daytime Phone * (555) 123-4567 Evening Phone (Optional) (555) 123-4567
Cell Phone (Optional) (555) 123-4567 Fax (Optional) (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](#)

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

STATUS

- Not Started
- In Progress
- Complete

[Back to Overview](#) [Save](#) [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 web application interface for 'philter'. The left sidebar contains 'Application Sections' and a 'STATUS' section. The main content area is titled 'Financial Summary' and includes a table for assets and liabilities, a table for monthly income and expenses, and a section for real estate holdings.

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)

STATUS

- Not Started
- In Progress
- Complete

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

Total Assets	Total Liabilities	Net Worth	Debt-to-Income Ratio
\$1,901,901,900	\$0	\$1,901,901,900	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)	\$190
Personal Property	Institution (optional)	Description (optional)	\$190

Real Estate Holdings
Do you own any real estate properties? If yes, please provide details for each property.

☒ 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 the 'Real Estate Holdings' section of the 'philter' application. The left sidebar lists various application sections, with 'Financials' currently selected. The main content area is titled 'Real Estate Holdings' and includes a checkbox for 'I own real estate'. Below this, there is a 'Properties' section with a '+ Add Property' button. The 'Property Details' form contains the following fields:

- Property Type: Single-family
- Property Address: Street Address: test
- City: test, State: te
- ZIP Code: 10001
- Financial Details: Market Value: \$100, Mortgage Balance: \$5, Monthly Mortgage Payment: \$5, Monthly Maintenance/HOA: \$5, Monthly Real Estate Taxes: \$5, Monthly Insurance: \$5

The 'Total Real Estate Value' is calculated as \$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 the 'philter' application interface. The sidebar on the left lists 'Application Sections' including Overview, Building Policies, Lease Terms, Deal Parties, People, Profile, Income & Employment, Financials, Real Estate, Documents, Cover Letter, and Disclosures. The 'Real Estate' section is currently selected. The main content area is titled 'Real Estate Holdings' and includes a note about including all properties. Below this is a 'Portfolio Summary' table showing Total Market Value (\$15,000), Total Mortgage Balance (\$150), and Total Equity (\$14,850). A table below that lists details for a property named 'tes Condo', including Market Value (\$15,000), Mortgage Balance (\$150), Equity (\$14,850), Monthly Expenses (\$600/mo), Mortgage Payment (\$150/mo), Maintenance/ROA (\$150/mo), Real Estate Taxes (\$150/mo), and Insurance (\$150/mo). At the bottom, there is an 'Add Property' button and navigation links for 'Back to Financials' and 'Continue to Documents'.

philter

Applicant Sarah Johnson

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

Real Estate Holdings
List all real estate properties you own or have an interest in

Include all properties you own, whether they are your primary residence, investment properties, vacation homes, or land. Accurate property information helps the board assess your overall financial position.

Portfolio Summary

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

tes Condo

test, test test

Market Value	Mortgage Balance	Equity	Monthly Expenses
\$15,000	\$150	\$14,850	\$600/mo
Mortgage Payment	Maintenance/ROA	Real Estate Taxes	Insurance
\$150/mo	\$150/mo	\$150/mo	\$150/mo

+ Add Property

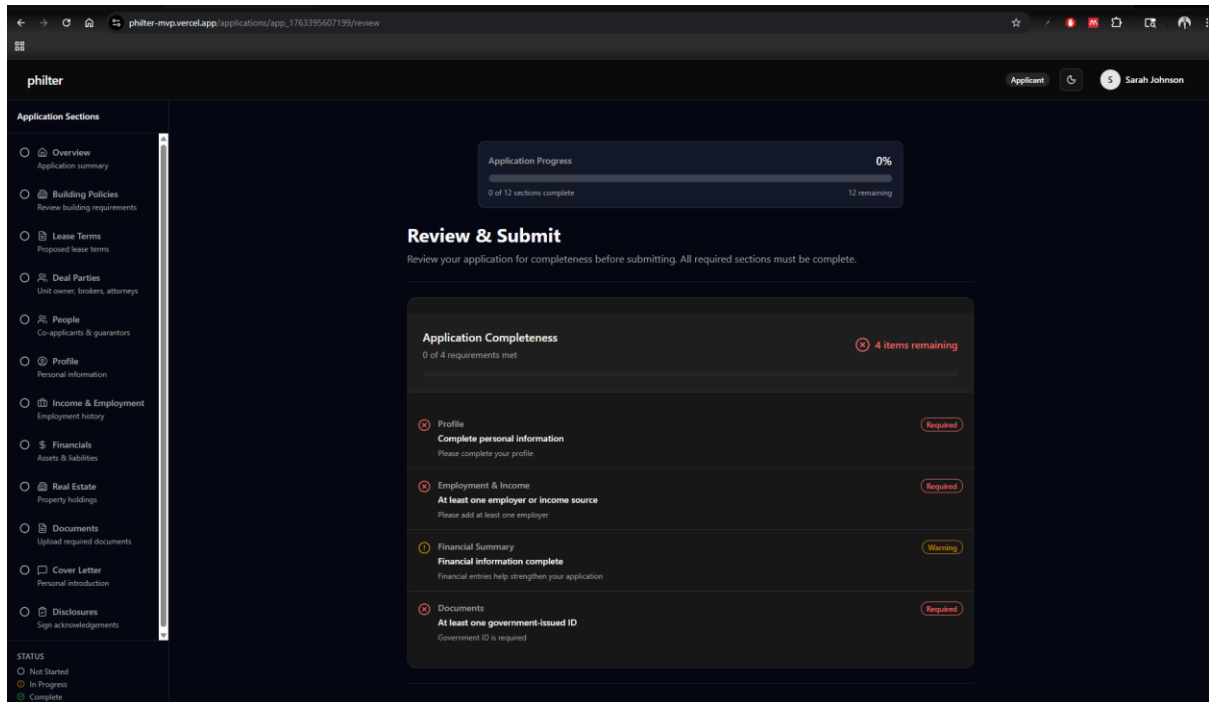
Back to Financials Continue to Documents

STATUS

- Not Started
- In Progress
- Complete

- 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

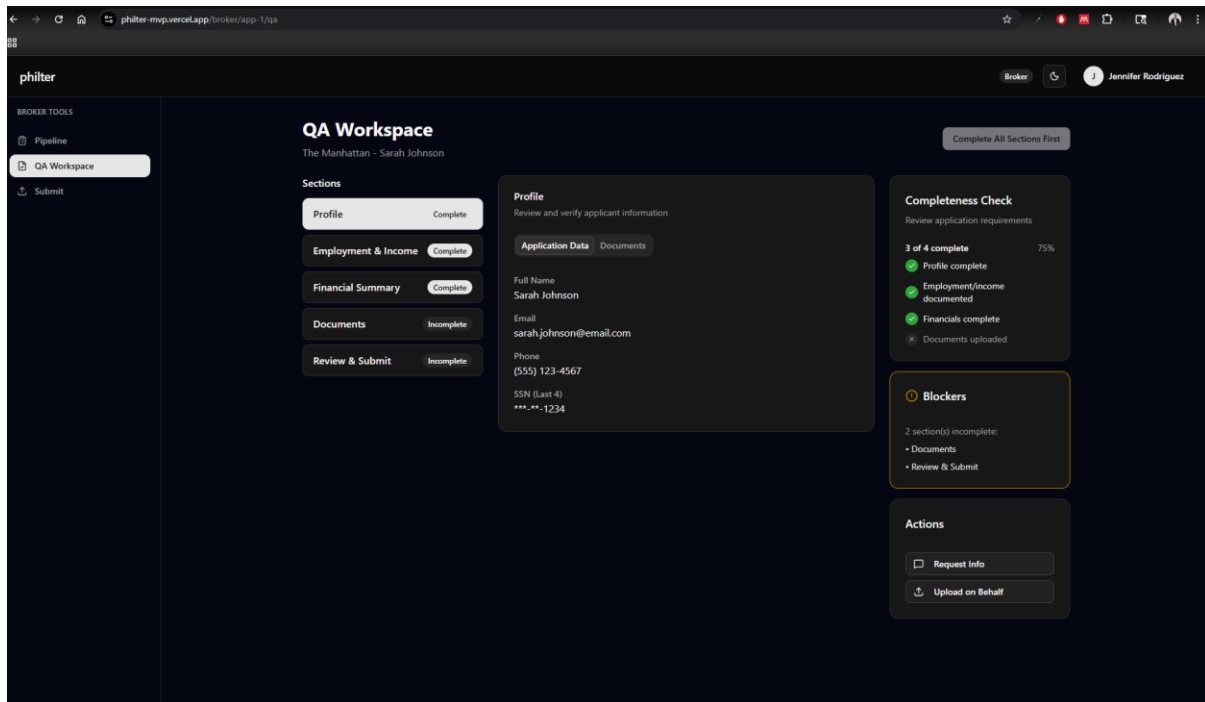
Bug 11:



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

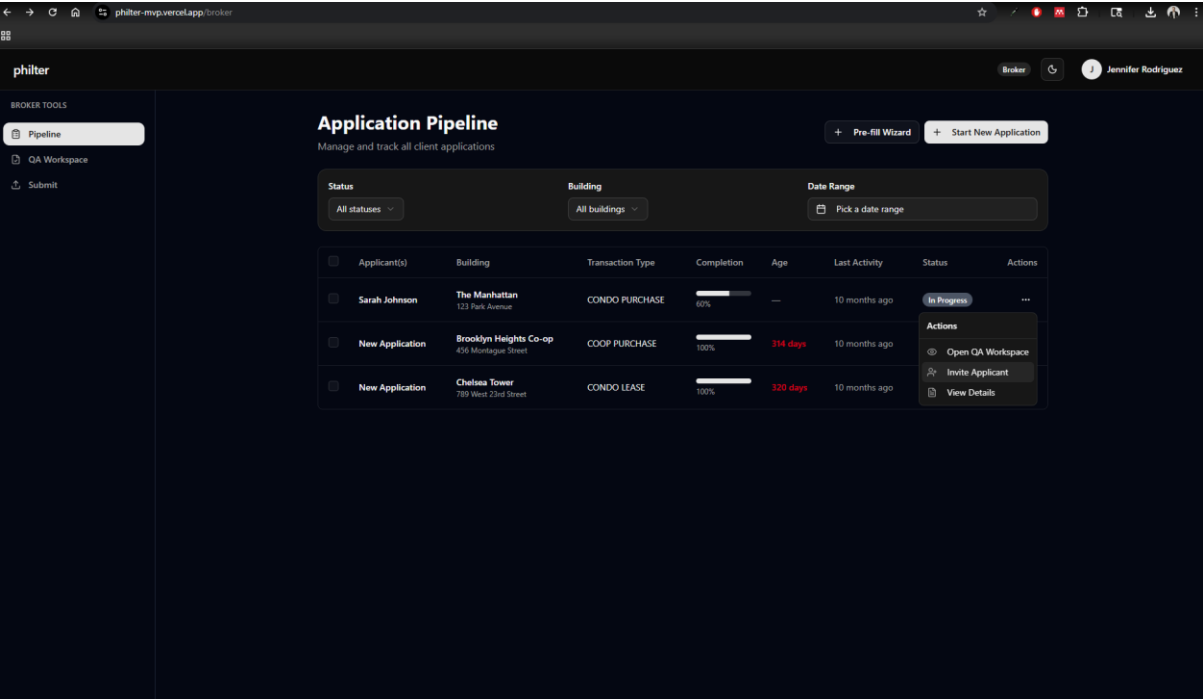
Broker User Flow

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 workspace" for each case
- Similar "issue" for when clicking submit

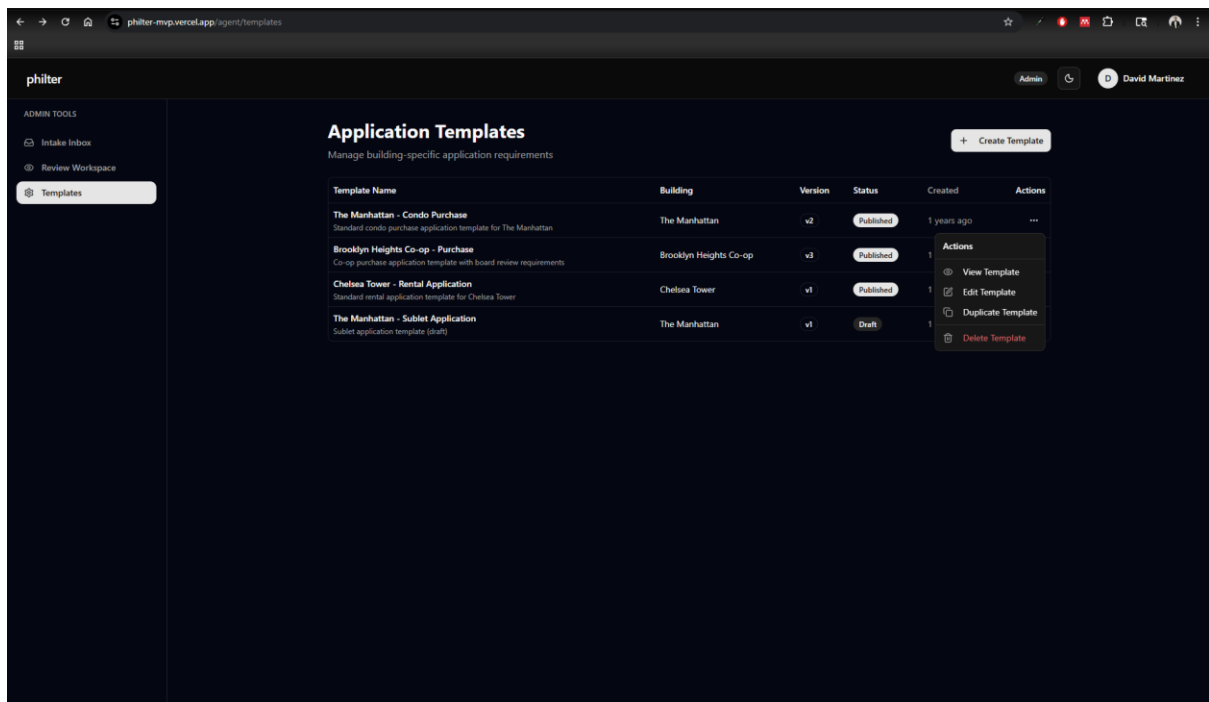
Bug 13:



- No action when clicking “invite applicant”

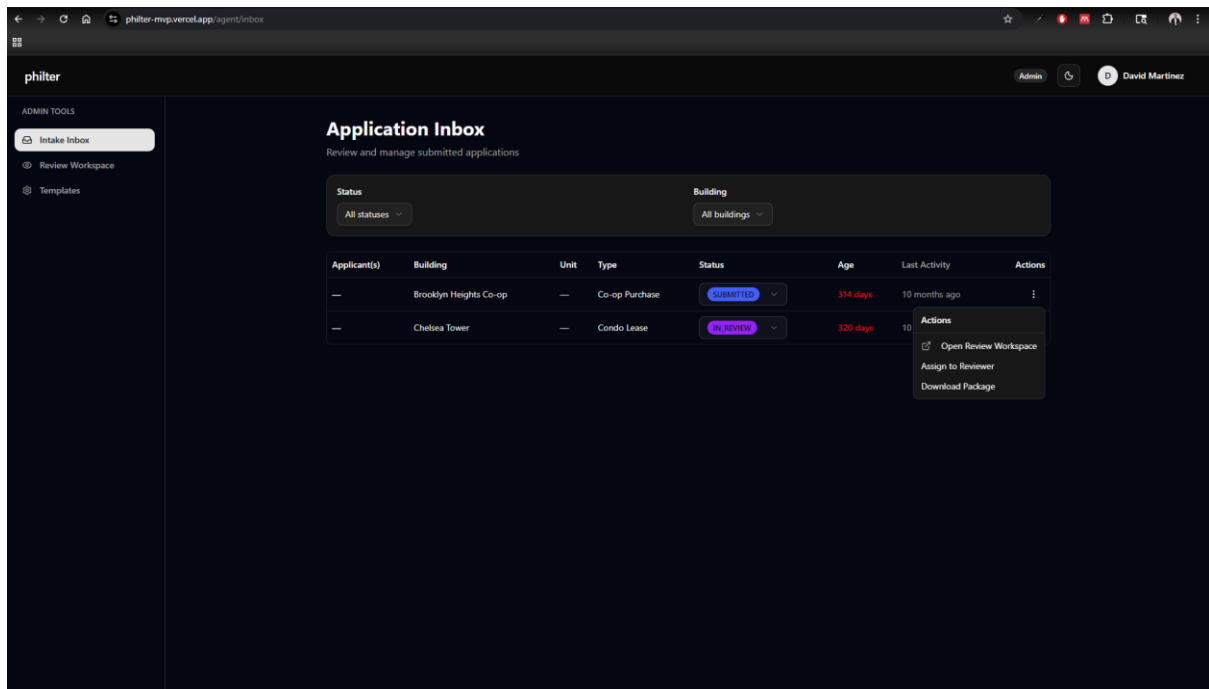
Transaction Agent User Flow

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:

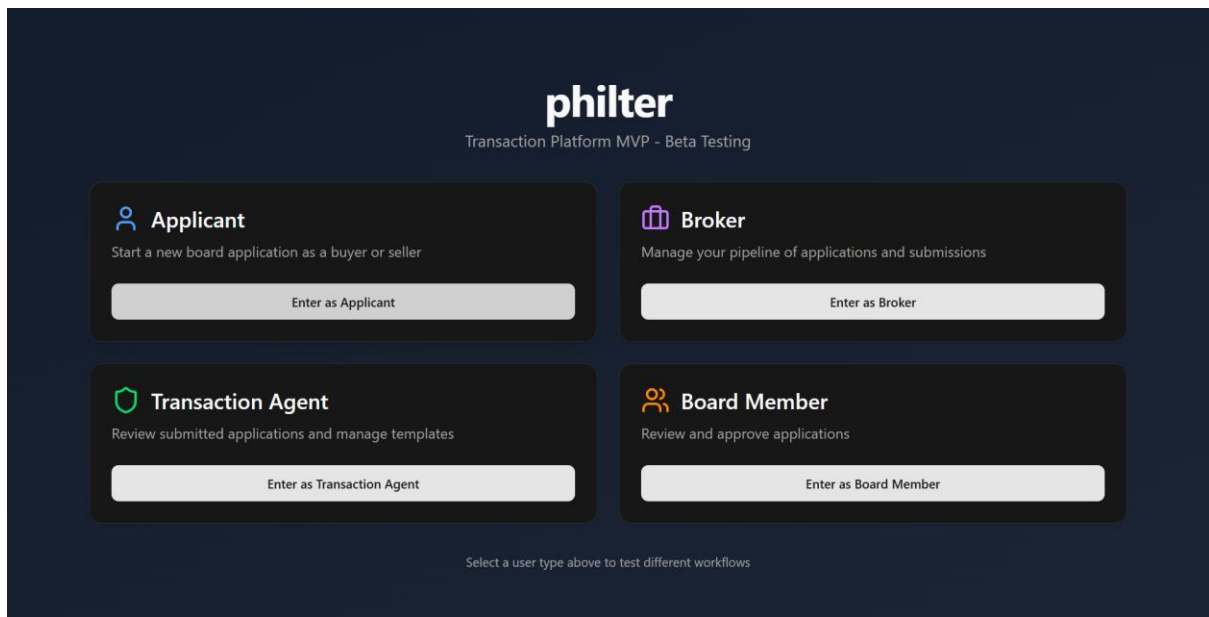


- No action when clicking assign to reviewer
- No action when clicking download package

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:

The screenshot shows a dark-themed web form titled "Start Your Application" with the subtitle "Begin your board package submission process". The form is divided into sections for "Building & Transaction Details".

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

Building Code *
A text input field contains the value "111111". Below the field, a note states: "This code was provided by your broker or building management."

Transaction Type *
Four transaction type options are presented as selectable cards:

- Co-op Purchase** (icon: house with dollar sign): "Buying shares in a cooperative building". This option is selected, indicated by a checkmark icon in the top right corner of the card.
- Condo Purchase** (icon: document with dollar sign): "Buying a condominium unit".
- Co-op Sublet** (icon: key): "Subletting a co-op apartment".
- Condo Lease** (icon: document with dollar sign): "Renting a condominium unit".

A "Start Application" button is located at the bottom right of the form.

At the bottom of the form, a note reads: "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:

Building Policies

Please review the following building-specific policies before continuing with your application

ⓘ 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.

Financial & Ownership Requirements

Financial restrictions and ownership policies for this building

Maximum Financing Allowed	75
Guarantors	✓ Allowed
Corporate Ownership	✗ Not Allowed
Trust Ownership	✓ Allowed
Pied-à-terre (Secondary Residence)	✗ Not Allowed

- Maximum financing allowed, missing %

Suggestion 4:

philter

philter-mvp.vercel.app/applications/app_1763391415012/building-policies

Applicant Sarah Johnson

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

STATUS

- Not Started
- In Progress
- Complete

ⓘ 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.

Financial & Ownership Requirements

Financial restrictions and ownership policies for this building

Maximum Financing Allowed	75
Guarantors	✓ Allowed
Corporate Ownership	✗ Not Allowed
Trust Ownership	✓ Allowed
Pied-à-terre (Secondary Residence)	✗ Not Allowed

Alteration Policies

Guidelines for making changes to your unit

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.

Insurance Requirements

Required insurance coverage for residents

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.

Back to Overview

Continue to Profile

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

Suggestion 5:

Add Address

×

Enter the address details for your residence history.

Street Address

3 Sheridan Square

Unit/Apt (Optional)

9J

City

New York

State

NY

ZIP Code

10001

From Date

mm/dd/yyyy

📅

To Date

mm/dd/yyyy

📅

☐ This is my current address

Cancel

Add Address

- Suggest drop-down list for state

Suggestion 6:

Education (Optional)
Educational background and affiliations - completely optional

Highest Education Level
Graduate School ▾

Last School Attended
Harvard Business School

From Date
01/09/2022 📅

To Date
mm/dd/yyyy 📅

Memberships/Affiliations
List any club, society, fraternity or board memberships

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

Suggestion 7:

Add BANK Reference ✕

Enter the contact information for your bank reference.

Name *
Full name

Phone * (555) 123-4567

Email * email@example.com

Financial Institution
Bank name

Cancel Add Reference

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”

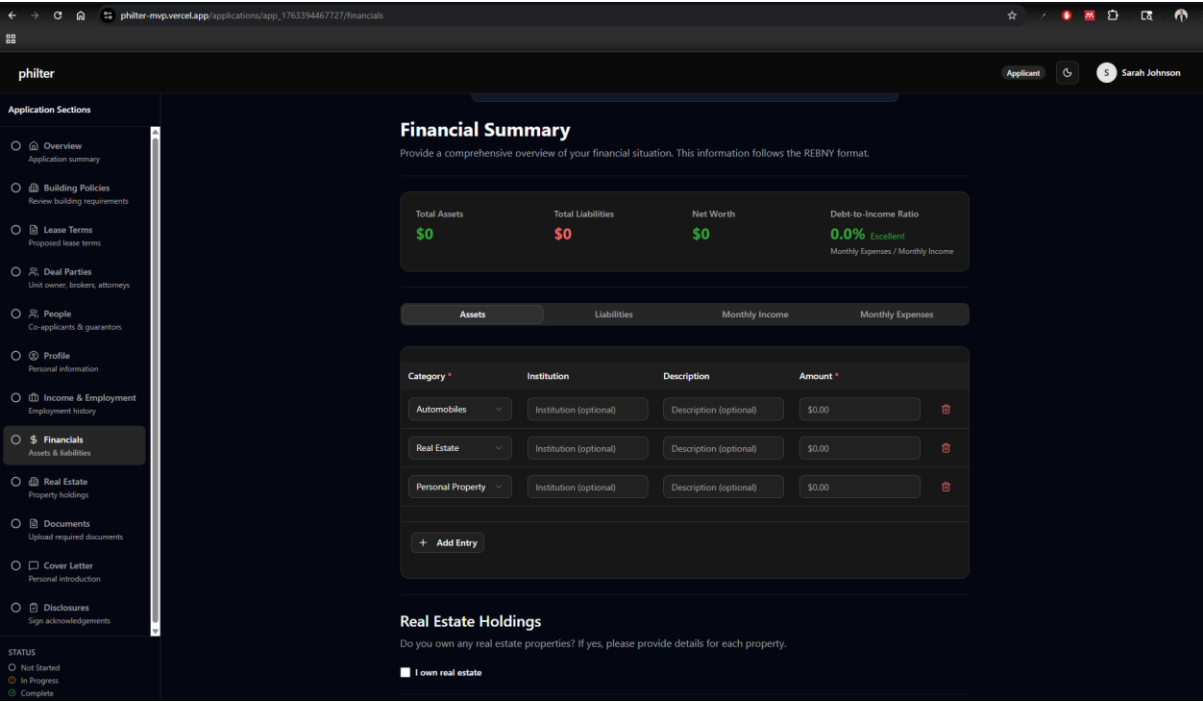
Suggestion 8:

- 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:

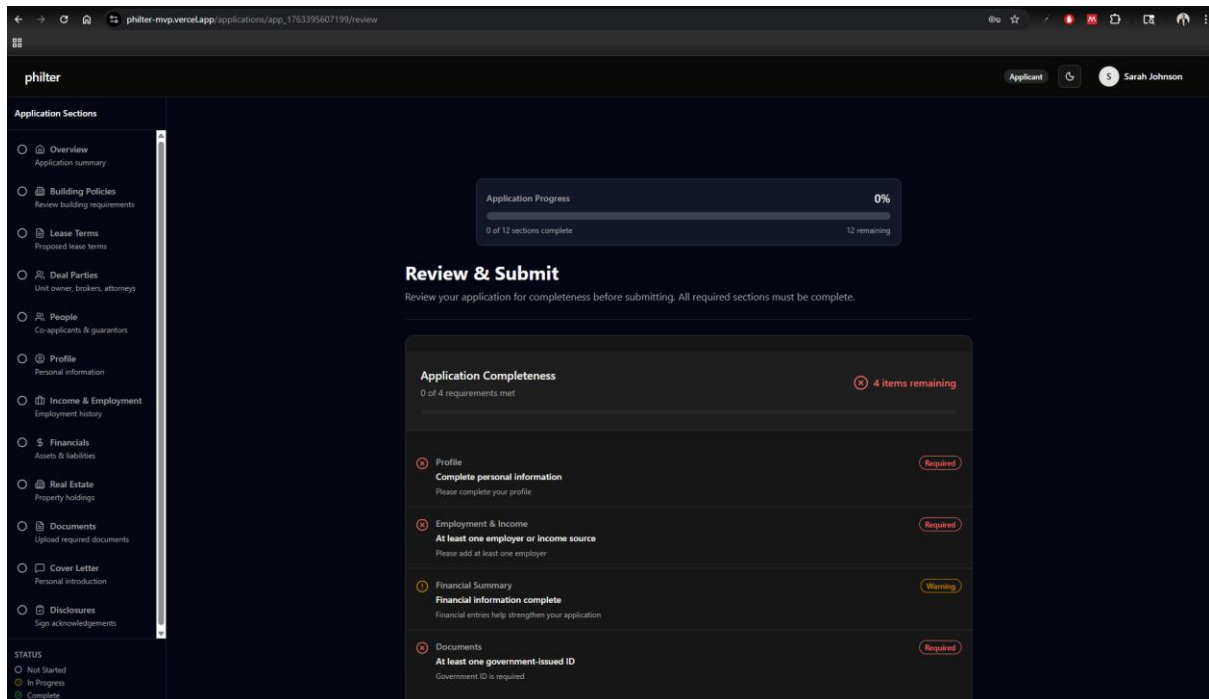
- You have the option to add co-applicant and guarantor under both “people” section and at the bottom of the “profile” section; seems redundant, but maybe I am missing something?

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:

The screenshot shows a web application interface for 'philter'. The browser address bar displays 'philter-mvp.vercel.app/applications/app_1763397242183/review'. The user is logged in as 'Sarah Johnson'. The interface is divided into a sidebar, a main content area, and a top navigation bar.

Application Sections (Sidebar):

- 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)
- Financiale (Assets & liabilities)
- Real Estate (Property holdings)
- Documents (Upload required documents)
- Cover Letter (Personal introduction)
- Disclosures (Sign acknowledgements)

STATUS:

- Not Started
- In Progress
- Complete

Main Content Area:

Documents (Required)
At least one government-issued ID
Government ID is required

Compiled Application Package
Preview of your complete application as it will appear to the building management and board.

PDF Preview
A compiled PDF of your application will be generated upon submission

Ready to submit?
Complete all required sections before submitting.

Submit Application

Back to Overview

- 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:

The screenshot displays the 'philter' application interface. On the left is a sidebar titled 'Application Sections' with a list of 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), and Disclosures (Sign acknowledgements). Below this is a 'STATUS' section with three indicators: Not Started (grey circle), In Progress (yellow circle), and Complete (green circle). The main content area on the right shows a list of sections with their completion status: 'People' (Co-applicants and guarantors) is 'Incomplete' with a 'Continue' button; 'Profile' (Personal information and address history) is 'Complete' with a 'Review' button; 'Employment & Income' (Employment history and income documentation) is 'Complete' with a 'Review' button; 'Financial Summary' (Assets, liabilities, and monthly cash flow) is 'Complete' with a 'Review' button; and 'Documents' (Upload required supporting documents) is 'Incomplete' with a 'Continue' button. The top right of the interface shows a 'Broker' button, a refresh icon, and a user profile for 'Jennifer Rodriguez'.

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

Suggestion 14:

The screenshot shows the 'Create New Application' form in the philter app. The form is divided into two main sections: 'Property Details' and 'Primary Applicant Information'. The 'Property Details' section includes a dropdown for 'Building' with options: 'Brooklyn Heights Co-op - BKH002', 'The Manhattan - MAN001', 'Brooklyn Heights Co-op - BKH002' (selected), and 'Chelsea Tower - CHE003'. There is also a 'Select transaction type' dropdown. The 'Primary Applicant Information' section includes fields for 'Applicant Name' (John Doe) and 'Applicant Email' (applicant@example.com). At the bottom right, there are 'Cancel' and 'Create Application & Send Invitation' buttons.

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

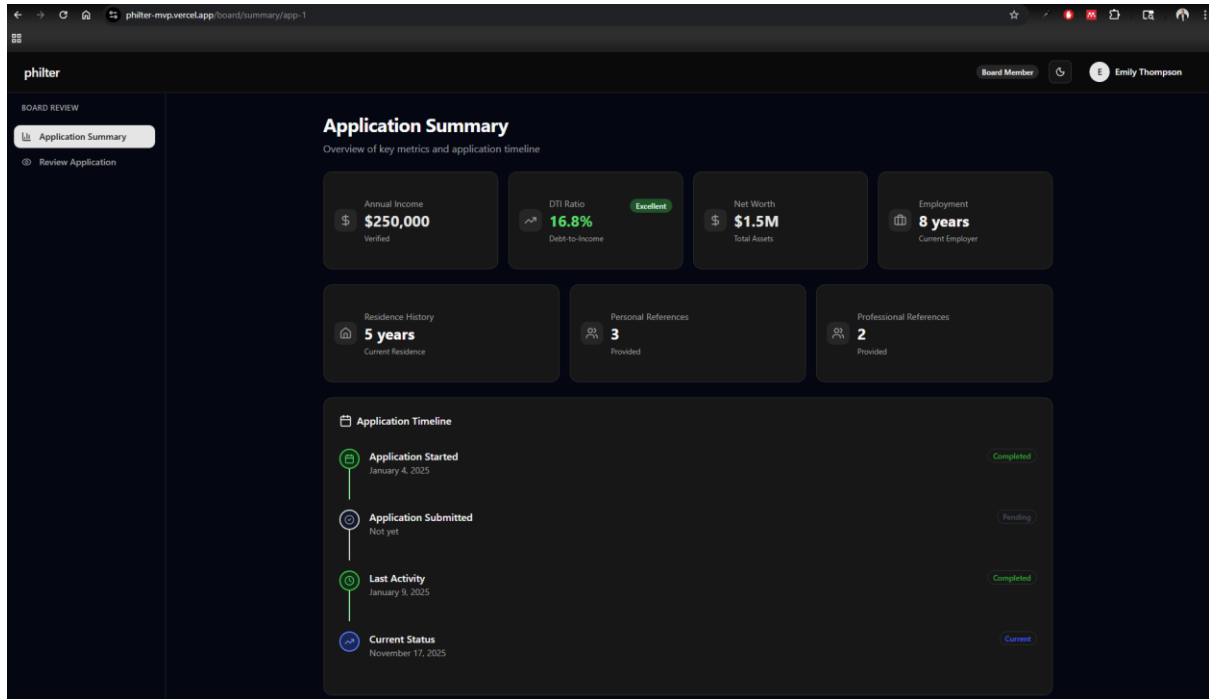
Suggestion 15:

The screenshot shows the 'QA Workspace' in the philter app. The workspace is titled 'Demo Building - test'. On the left, there is a sidebar with 'BROKER TOOLS' and a 'QA Workspace' button. The main area is divided into three columns. The first column, 'Sections', lists 'Profile', 'Income', 'Financials', 'Documents', and 'Disclosures', each with an 'Incomplete' status. The second column, 'Profile', shows 'Application Data' and 'Documents' tabs. The 'Application Data' tab displays fields: 'Full Name' (test), 'Email' (test@test.dk6), 'Phone' (Not provided), and 'SSN (Last 4)' (***-**-****). The third column, 'Completeness Check', shows '0 of 4 complete' (0%) and a list of items: 'Profile complete' (checked), 'Employment/income documented' (checked), 'Financials complete' (checked), and 'Documents uploaded' (checked). Below this is a 'Blockers' section with a warning icon and text: '5 section(s) incomplete: Profile, Income, Financials, Documents, Disclosures'. At the bottom right, there is an 'Actions' section with 'Request Info' and 'Upload on Behalf' buttons.

- 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)