

Goal-oriented
Achiever Friendly UFMI
Perfectionist Organized
Patient Tech-savvy Creative MIP
Entrepreneurial Target DTI
Observant "Why Mortgage
Organized Insurance?"
Conventional PMI
Credit Score
RISK
Observant Relationships
Opportunities Goal-oriented
assertive
strategic Visionary
Perfectionist Organized
Patient Leader Determined
Leader
Repeating solutions
controllably



Partners
FINANCIALS
Stock
analysis
Value
Proposition
Analyst Coverage
SEC Filings

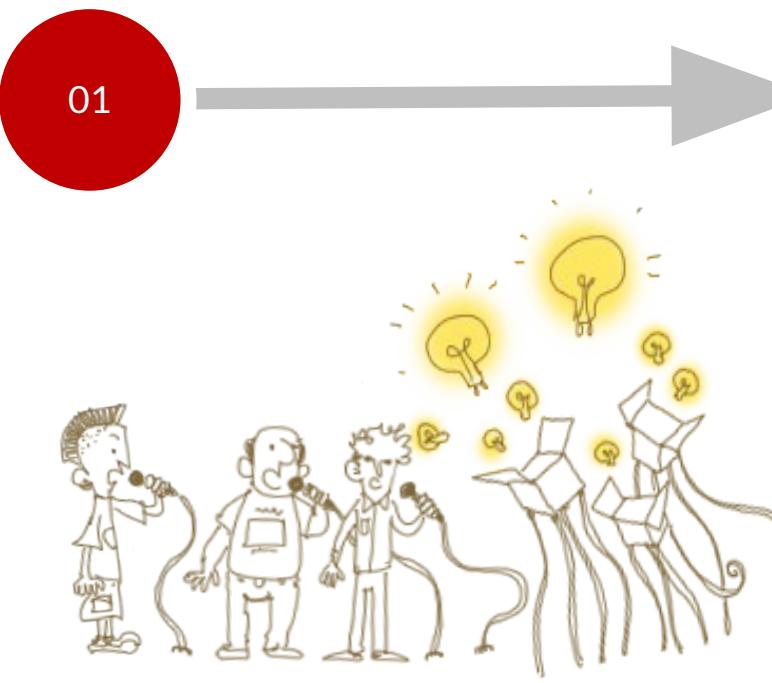
Assigned
Friendly Attention to detail
BORROWERS Task Queue Observant LENDERS
Task oriented
Outgoing Meticulous Friendly Policy
Perfectionist Empathetic
Researcher Tech-savvy
Flexible

USER PERSONAS
NATIONALMI.COM
22 JUNE 2020
TATA CONSULTANCY SERVICES

USER PERSONA & AS-IS JOURNEY MAPS: THE STEPS

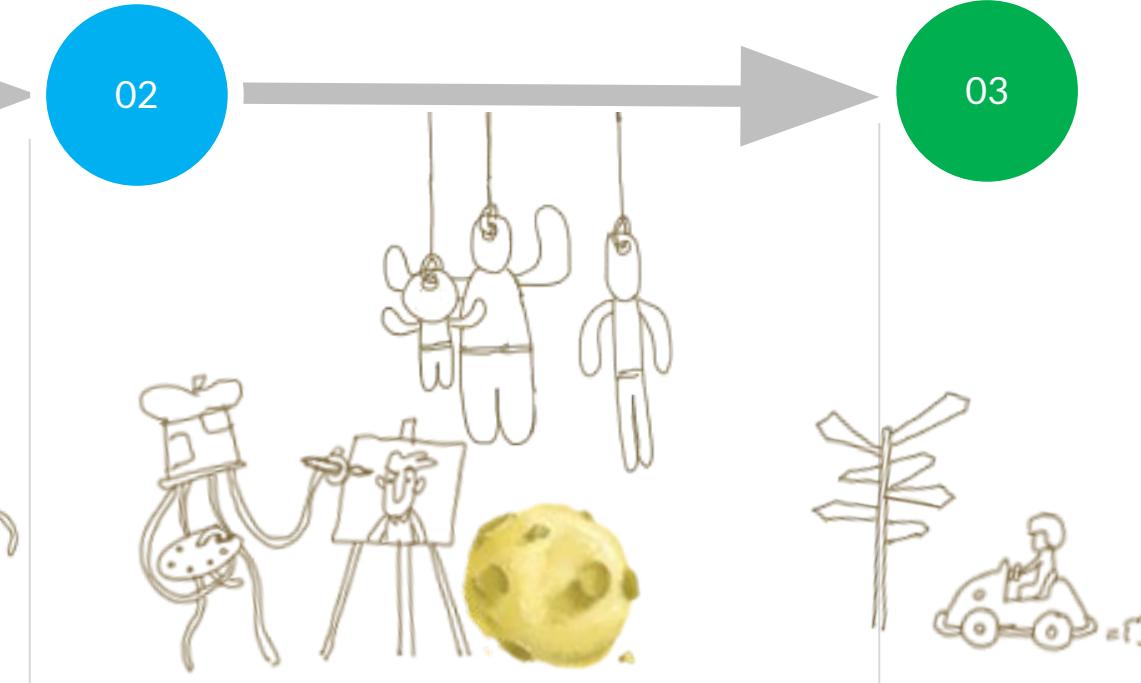
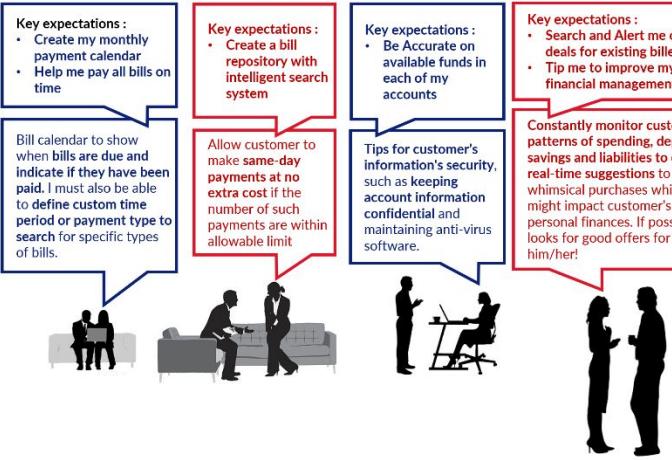
UX ACTIVITY

DELIVERABLE



Contextual Inquiry is a series of semi structured discussions with the real users of existing and proposed digital property. It is conducted to have an accurate understanding of the users, their needs and the challenges they face.

User Interviews during Contextual Inquiry provide an engaging platform to elicit implicit user requirements and prioritize the real needs vs. the perceived needs.



Information gained from Contextual Inquiry helps in creating user persona and journey maps.

User Personas are the fictitious stand-ins/archetypes for real users who represent characteristics, motivations, expectations, needs, and goals responsible for driving online behavior of larger groups of real users.

We create these archetypes to consolidate our understanding of user.

USER PERSONA : Anna, the Baker

Anna Rodriguez-Dawson
Age : 36
Job Title : Baker, runs own bakery and cake shop
Location : Arlington, TX
Married : Yes
Have Kids : Yes
Lives with : Husband and a 3-year-old daughter

CUSTOMER BEHAVIOR :
Has zero tolerance for mobile apps that are slow or don't work. Wants it easy to use and reliable.

DEVICE USED:
Smartphone, Laptop

CHANNELS:
In-store Pickup

EXPECTED FEATURES:
All functions must be voice enabled and does not want to type in commands. Wants to be able to use touch commands while using the app.

GOALS:
Always remain aware of current balance and financial liabilities.

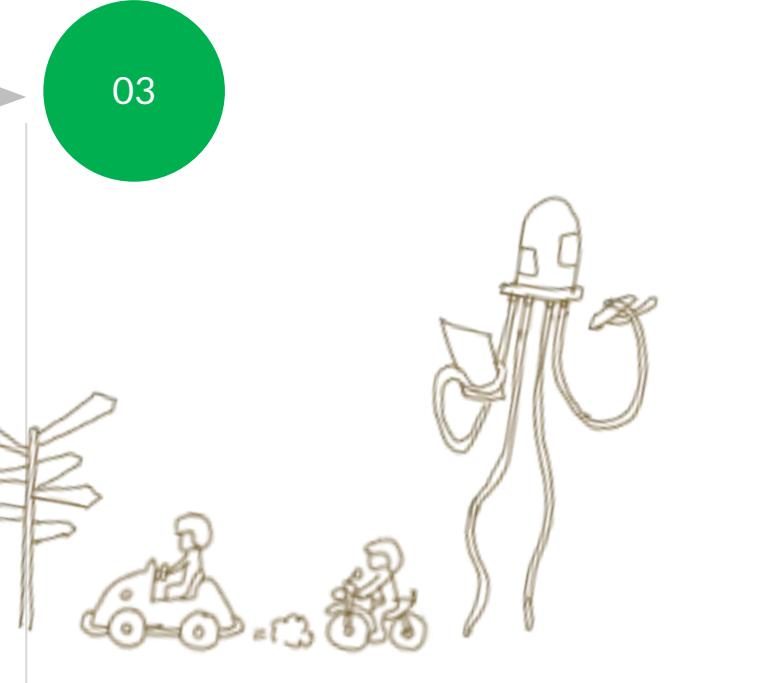
FRICTIONS:
Requires to use main website to edit a recurring weekly payment.

FRUSTATIONS:
Needs to use mobile app to edit a recurring weekly payment.

DIGITAL USAGE:
Mobile Internet Usage
Internet & Software Usage
Smartphone Usage
Social Network Usage

PERSONALITY TAGS:
Achiever
Creative
Disorganized
Busy Friend
Perfectionist
Technology averse
Independent

TRAIT:
Human minds and our lives should drive decisions. It should be the other way round. Life means more than money.



User Journey Maps visualize the progressive tasks each user type performs, account for their digital touchpoints.

As an industry best practice, this task vs. user role correlation is depicted by a diagram that illustrates the progression of events, decision points, digital touchpoints, emotion graphs and associated thoughts.

BILL PAY TO-BE JOURNEY 01: Journey Map

Anna Rodriguez-Dawson, 36
Baker, runs own bakery and cake shop. Anna uses US Bank Bill Pay app for her daily bill activities. She usually pays all her bills through a combination of checking account and credit card. She rarely initiates some payments via mobile app. Now she is trying Bill Pay App.

CHANNEL	Bill Pay App	Bill App	Bill App	Bill App	Bill App	
IN APP DIFFERENCE	Using app	When Anna uses the app to pay bills, she wants it to be paid through the app directly. She also wants to be able to switch to another channel if she needs to.	Pending bills	When Anna uses the app to pay bills, she wants to be paid through the app directly. She also wants to be able to switch to another channel if she needs to.	Payment Using Loyalty points	Mortgage pay
GOALS	All functions must be voice enabled and does not want to type in commands while using the app.	All functions must be voice enabled and does not want to type in commands while using the app.	All functions must be voice enabled and does not want to type in commands while using the app.	All functions must be voice enabled and does not want to type in commands while using the app.	All functions must be voice enabled and does not want to type in commands while using the app.	All functions must be voice enabled and does not want to type in commands while using the app.
FRUSTRATIONS	Requires to use main website to edit a recurring weekly payment.	Requires to use main website to edit a recurring weekly payment.	Requires to use main website to edit a recurring weekly payment.	Requires to use main website to edit a recurring weekly payment.	Requires to use main website to edit a recurring weekly payment.	Requires to use main website to edit a recurring weekly payment.
FRUSTATIONS	Needs to use mobile app to edit a recurring weekly payment.	Needs to use mobile app to edit a recurring weekly payment.	Needs to use mobile app to edit a recurring weekly payment.	Needs to use mobile app to edit a recurring weekly payment.	Needs to use mobile app to edit a recurring weekly payment.	Needs to use mobile app to edit a recurring weekly payment.
EMOTION GRAPH	Curious	Doubtful	Happy	Satisfied	Satisfied	Euphoric

DEVICE USED:
Smartphone, Bill Pay App

Within the context of redesigning NationalMI.com, with substantial input from the customer, we have elaborated the personas and as-is journey maps of the three following user types :



THE LOAN OFFICER



THE C-SUITE EXECUTIVE FROM BANK



THE SERVICING SPECIALIST

USER PERSONA : THE LOAN OFFICER



BYRON JOHNSON JR.

Age	47
Job Title	Residential Real Estate Loan Officer
Location	Louisville, KY
Married	Yes
Have Kids	2
Lives with	Wife, 2 children and Jedi, his pet Chihuahua

Byron Johnson Jr. is a residential real estate loan officer working for Happy Mortgage LLC, a small licensed mortgage lender in the Louisville, KY. Happy Mortgage LLC does not have centralized mortgage origination software to assist in the loan process. Thus, Byron relies on a patch work of software to generate leads, determine mortgage pricing, and close loans for his customers.

Because of his constant focus on providing the best deals to his customers, Byron routinely receives mortgage leads from past clientele which, in turn help him generate new customers. No wonder that he clocks ~25 loans a month, one of the highest loan volumes possible in his community.

Byron spends a considerable amount of time educating first-time homebuyers on the mortgage process. When working with a borrower with limited down payment capacity, PMI is a must. Byron needs a go-to partner for PMI who could make him more productive and help him meet his personal and company goals. Sales representatives of various mortgage insurance providers meet him regularly and He has a relationship with his NMI sales rep, who regularly reaches out to him and helps navigate bumps in the road.

PERSONALITY TAGS

Observant **Goal-oriented**
Creative **Friendly**
Achiever **Concerned**
Perfectionist **Organized**
Patient **Tech-savvy**
Entrepreneurial

BEHAVIOR :

When mortgage insurance is required, Byron must go directly to the mortgage insurance company websites and get mortgage insurance pricing quotes, based on the borrower's finances. He prefers those mortgage insurance companies that he has a personal relationship with and have kept their promises as well as providing competitive rates. His lending organization already has a Master policy with NMI.

GOALS:

- After receiving the quotes from the mortgage insurance companies, Byron generally goes with the lowest price unless Radian is within two bps.
- His objective remains closing as quickly and accurately as possible.

FRUSTRATIONS :

- Byron is a multi-tasker and one-man band. He often becomes distracted while bouncing around between customers, calls, and systems. This leads to a fair amount of rework and mistakes that take up more of his precious time.

HIS THOUGHTS

The target of hitting loan volume keeps me going but helping people get into their dream homes remains the best part of my job and my main motivation.

DEVICE USED:

- Smartphone
- Laptop

CHANNELS :

- NMI Site

TEAM STRENGTH

ONE MAN TEAM!

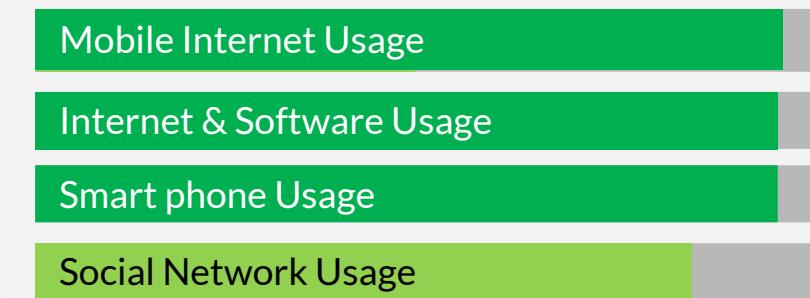
EXPECTED FEATURES:

- A system that should be easy and quick to get him a PMI quote
- Easy access to MI insurer for himself and his underwriter to make sure they can put together the best package fast.

HOW DID HE KNOW ABOUT NMI?

Last month Byron attended a real estate fair in Lexington, KY where various Mortgage Insurance providers were offering attractive rates. He distinctly remembers that one sales representative from National MI talking about the training and support that NMI offers.

DIGITAL USAGE



USER PERSONA : THE LOAN OFFICER



BYRON JOHNSON JR.

Age	47
Job Title	Residential Real Estate Loan Officer
Location	Louisville, KY
Married	Yes
Have Kids	2
Lives with	Wife, 2 children and Jedi, his pet Chihuahua

Byron is currently working with Hugo and Zainab, a recently married couple from Seattle just who just moved to Louisville, KY and want to buy a single-family home. They have identified a property that fits into their budget but, they know very little about the home mortgage loan process.

After going through their respective paystubs, W2s, bank statements etc, Byron runs their credit to realize that both have 700+ credit scores and debt-to-income ratio (DTI) of 15-20%.

If they take an FHA loan, they will have to pay only 3.5% of the property price as down payment but also an additional 1.75% mortgage premium (UFMIP) upfront and pay mortgage insurance premium (MIP) of approximately 0.8% of the base loan amount.

As Hugo and Zainab could pay 5% of the property price as down payment and want flexible repayment terms, Byron realizes that applying for a Conventional Loan with Private Mortgage Insurance (PMI) would make more sense for them.

PERSONALITY TAGS

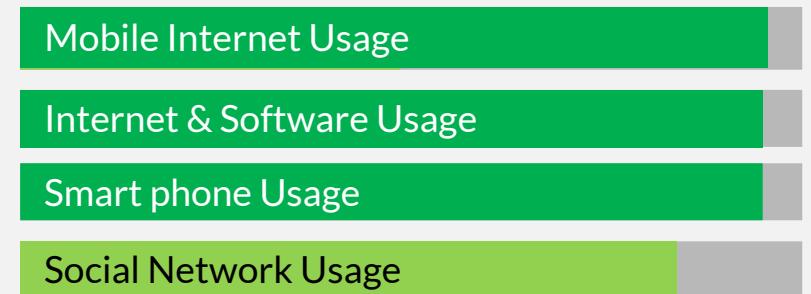
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Entrepreneurial



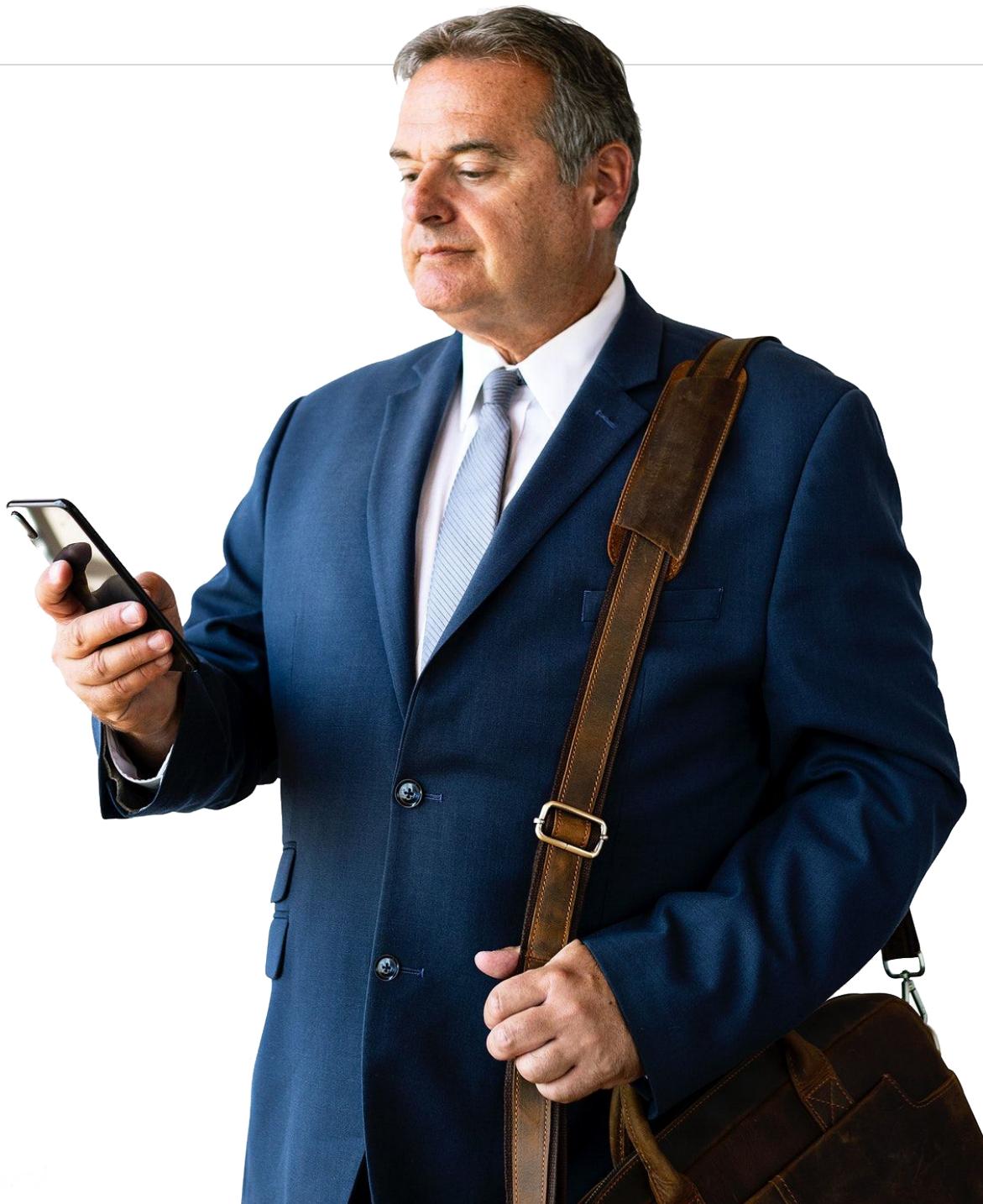
HIS THOUGHTS

The target of hitting loan volume keeps me going but helping people get into their dream homes remains the best part of my job and my main motivation.

DIGITAL USAGE

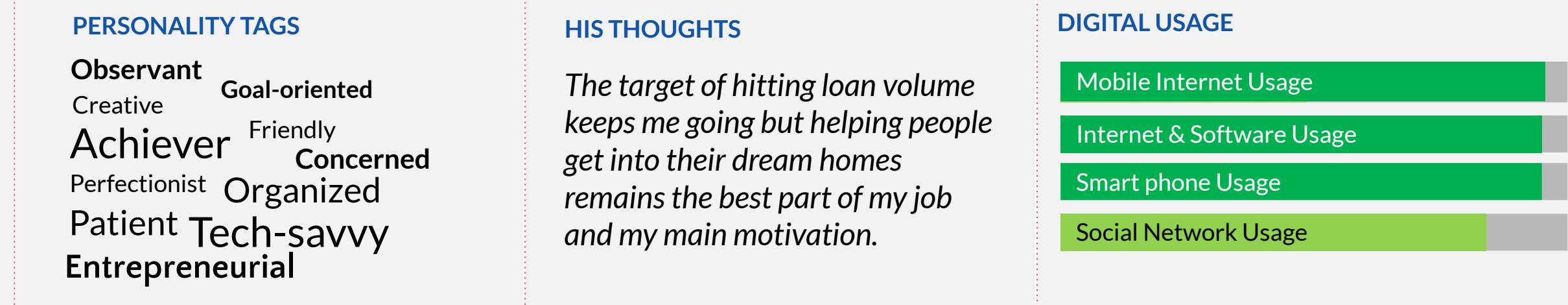
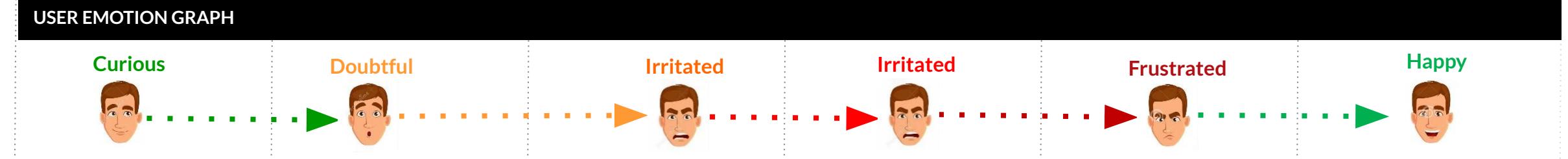
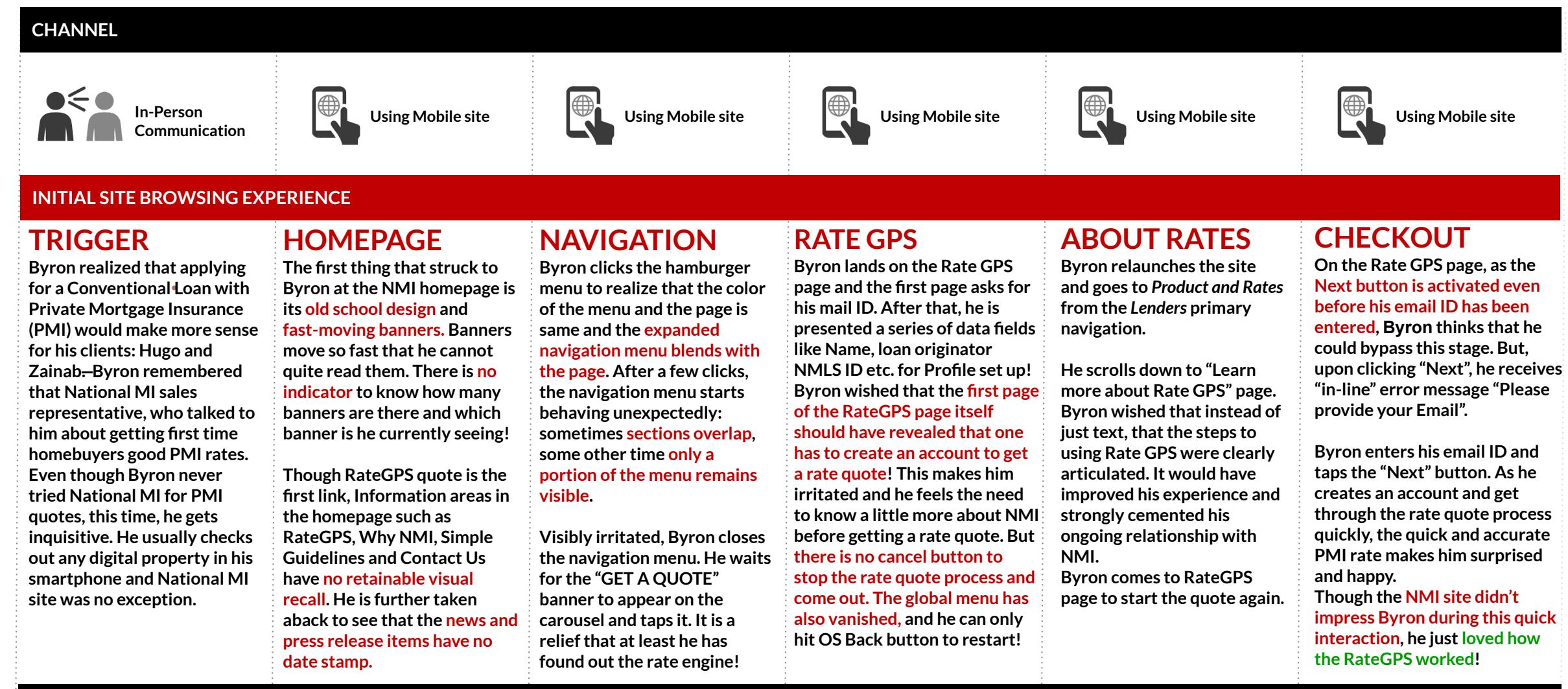


AS-IS JOURNEY WITHIN NATIONALMI.COM: THE LOAN OFFICER



BYRON JOHNSON JR.

Age	47
Job Title	Residential Real Estate Loan Officer
Location	Louisville, KY
Married	Yes
Have Kids	2
Lives with	Wife, 2 children and Jedi, his pet Chihuahua



USER PERSONA : THE C-SUITE EXECUTIVE FROM BANK



LINDA RYAN McCARTHY

Age	51
Job Title	EVP, Mortgage Lending
Location	Manhattan NY
Married	Yes
Have Kids	1
Lives with	Husband and Newton, her pet cat

Linda serves as the Executive Vice President of Mortgage Lending in one of the leading regional banks headquartered in New York. She is primarily responsible for driving efficiency improvements and profitability in the bank's mortgage process and reducing the bank's operational risks. She expects that everyone reporting to her would support her decisions and work under her directions.

As Linda works in a highly regulated industry, issues like compliance and risk management are paramount to her. She constantly monitors all vendor partners, Fannie Mae and Freddie Mac compliance, and profitability. Linda signed the master policy and her NMI sales team ongoing contact keeps her updated on important issues related to PMI.

While looking for a mortgage insurance partner, Linda expects the partner organization to have the necessary financial strength to effectively manage the risk they insure and pay claims on her loans in the future. She also expects the partner organization's policies and practices would perfectly align with her bank, so that, the operations of both organizations could mesh well.

PERSONALITY TAGS

Observant
Assertive
strategic
Perfectionist
Patient
Leade
r

Goal-oriented
Team oriented
Visionary
Organized
Determined

BEHAVIOR:

- Routinely meets her 18 direct reports to understand challenges and opportunities in the bank operations
- Regularly meets with the bank's vendors to discuss ways to improve the value
- Sometime does her own research on MI insurers to monitor their health

GOALS:

- Improving value proposition of her bank
- Ensuring that the partnering Mortgage insurance company has the required financial strength to effectively manage the risk they insure and pay claims
- Ensuring that the MI company's policies and practices are aligned with the same of her bank's so that the operations of both organizations will mesh well.

FRUSTRATIONS:

Too busy; always! Does not have the time to comb through websites and read elaborate articles/reports to understand company policies, e-practices, and financial info.

DEVICE USED:

- Smartphone
- iPad

CHANNELS:

- NMI Site

TEAM STRENGTH

18 Regional Managers directly report to Linda who manage their own regional teams. She also has a secretary who plans her meetings and appointments.

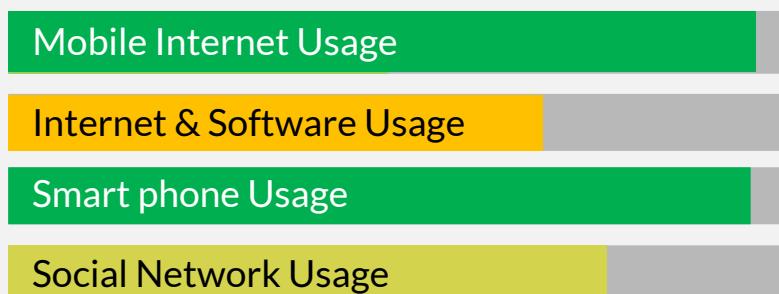
EXPECTED FEATURES:

- Value proposition is summarized well so that she wouldn't have to spend substantial time reading and decoding it.
- Clearly displayed info of how the MI partner organization is built to pay claims, financial strength and the lack of legacy risk would help her bank.
- Information about how MI partner organization's operations can streamline with her own bank's operations.

HOW DID SHE KNOW ABOUT N MI?

Knew National MI as one of the existing PMI partners who made it to Fortune's List of "30 Best Small and Medium Workplaces in Financial Services & Insurance."

DIGITAL USAGE



USER PERSONA : THE C-SUITE EXECUTIVE FROM BANK



LINDA RYAN McCARTHY

Age	51
Job Title	EVP, Mortgage Lending
Location	Manhattan NY
Married	Yes
Have Kids	1
Lives with	Husband and Newton, her pet cat

Linda just had a meeting with the CFO where he echoed her concern over the COVID-19 affected market conditions and its possible impact on the bank's mortgage insurance partners.

Even though Linda has little time for reading elaborate articles and reports, she has decided to research on the bank's various mortgage insurance partners. And, that starts with reviewing their websites.

Linda appreciated a few organization's sites in that past that have published their policies, e-practices, and financial information in straightforward and summarized ways to help her decide if it is relevant and contextual for the bank.

Linda's knows National MI as one of the bank's mortgage insurance partners. A recent meeting with NMI VP elaborated how they are responding to the COVID19 market conditions. He also highlighted that National MI made it to Fortune's List of "30 Best Small and Medium Workplaces in Financial Services & Insurance." Now, Linda must review their financial information to understand their financial strength and reputation better.

PERSONALITY TAGS

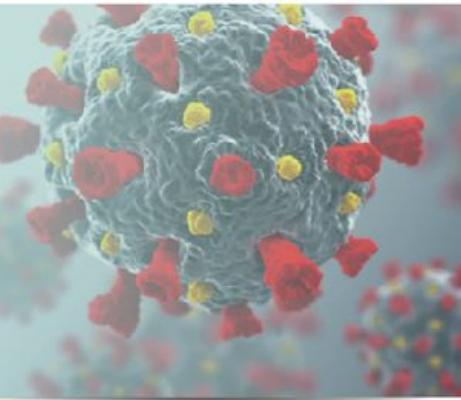
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Patient **Determined**
Leade
r



LENDERS SERVICERS INVESTORS RESOURCES ABOUT US

NationalMI COVID-19 UPDATES

LEARN MORE



+ Rate GPS Quote

Rate GPS offers an innovative way to get very competitive rates for your borrowers. Get a quote today.

[Get a Quote >](#)

Why National MI

Strengthened by the capacity to insure your new business, our mortgage solutions offer you more.

[Learn More >](#)

Simple Guidelines

Our underwriting guidelines offer simple, straightforward and easy-to-follow solutions - with a few overlays.

[Learn More >](#)

Contact Us

Through our Solution Center or our team of Sales Advisors, we're here to assist you ...

[Learn More >](#)

PRESS RELEASES

NMI Holdings, Inc. Enters Into New Quota Share Reinsurance Arrangement

NMI Holdings, Inc. Releases Monthly Underwriting Statistics for May 2020

NMI Holdings Amends and Extends Revolving Credit Facility, Expanding Lender Group and Increasing Capacity to \$100 Million

OUR STORY



[ABOUT MI](#)
[Why Mortgage Insurance](#)

ABOUT MI

Why Mortgage Insurance

IN THE NEWS

National MI Named to Fortune's List of Best Workplaces in Financial Services & Insurance

National MI Donates to MBA Opera Duets Foundation to Help Families in Need

National MI Names Norm Fitzgerald Chief Sales Officer

[INVESTORS](#)
[Corporate Governance](#)

INVESTORS

Corporate Governance

HER THOUGHTS

Opportunity and risk come in pairs. Risk management is mostly sensing and dealing with problems in their smallest state and repeating solutions controllably.

DIGITAL USAGE

Mobile Internet Usage

Internet & Software Usage

Smart phone Usage

Social Network Usage

AXIS Log In

SEARCH

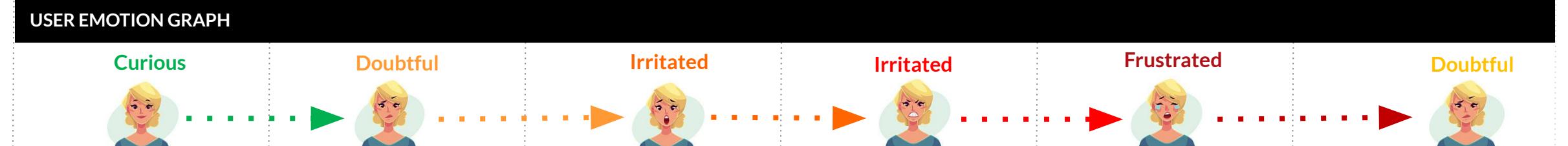
AS-IS JOURNEY WITHIN NATIONALMI.COM: THE C-SUITE EXECUTIVE FROM BANK



LINDA RYAN McCARTHY

Age	51
Job Title	EVP, Mortgage Lending
Location	Manhattan NY
Married	Yes
Have Kids	1
Lives with	Husband and Newton, her pet cat

CHANNEL	In-Person Communication	Using site on Tablet	Using site on Tablet	Using site on Tablet	Using site on Tablet	Using site on Tablet	
INITIAL SITE BROWSING EXPERIENCE							
SEARCH	After a meeting with CFO, Linda becomes increasingly concerned about COVID19 related market conditions and decides to do some research on the bank's mortgage insurance providing partners. To do so in a more out of the-box fashion, she checks Fortune's List of "30 Best Small and Medium Workplaces in Financial Services" and pulls out the ones who are currently partners with her bank in mortgage insurance space. Obviously, she finds out NMI as one of these partners!	Linda uses her iPad Pro for usual browsing activities. She opens the NationalMI site and searches for Rescission Relief . NMI's The search results above the fold are sponsored and she must scroll down below the fold to see the link that opens up a PDF about NMI's decision to offer Rescission Relief for Loans in Forbearance due to COVID-19 . This info positively resonates but her experience was bad. But, in her iPad, the dropdown global navigation menu and search experience is inconsistent enough to ruin the brand's credibility it's difficult to understand which section has what subsections.	Something as important as Stock Information is the lowly 11th out of 13 items in the Investors navigation menu. Linda notices that the Stock Information page resides within a subdomain site . A tiny static graph shows the default 52-weeks view of NMIIH stock price but doesn't have the standard controls for monthly/weekly/daily views or date-wise price tracking. Standard info like EPS and Market cap are missing too.	In "Analyst Coverage" page, Linda is shocked to see the page has just 11 institutional analysts' names, email IDs and phone numbers. Not even basic analysis on topics such as earnings or revenue estimates of NMIIH is featured here. There is not even an external link of any analysis!	Something as important as Analyst Coverage is the lowly 12th Out of 13 items in the Investors navigation menu. This severe expectation mismatch makes Linda increasingly irritated.	Under Financial Reports, Linda could see SEC Filings, Annual Reports, Quarterly Results and Statutory Filings sections that have innumerable PDFs but no summary. She is frustrated to see serious affordance problems in the group dropdown in SEC Filings page and the accordion in Quarterly results page. The related links in Contextual menu column of these pages take her to other pages and make her lose context!	After reading few PDF reports and documentation, Linda discovers that NMI uses reinsurance strength for its ability to pay claims . But she still is not sure how would that be beneficial to her bank. Linda wishes there were summarized financial info and value statements describing how National MI could help banks as Mortgage insurance partners! She ends her NMI site browsing journey on a doubtful note to move on to the next mortgage insurance organization in the list of 30.



PERSONALITY TAGS

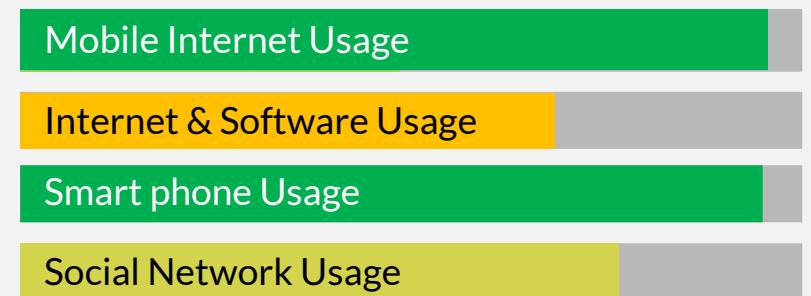
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HER THOUGHTS

Opportunity and risk come in pairs. Risk management is mostly sensing and dealing with problems in their smallest state and repeating solutions controllably.

DIGITAL USAGE



USER PERSONA : THE SERVICING SPECIALIST



JANICE CHEN

Age	41
Job Title	Servicing Specialist
Location	Minneapolis, MN
Married	No
Have Kids	No
Lives with	Mom, and aquarium full of fishes

Janice is Servicing Specialist for a large servicer headquartered in Minneapolis, MN. She works on a large team that handle a wide variety tasks some of which occur directly with the borrowers and some occur with other institutions like the mortgage insurance company, investors, and other departments within her own company.

Janice spends most of her day working in her company's loan servicing system, and performing tasks assigned to her through it or resolving issues brought up by borrowers.

Janice spends a lot of time solving typical problems that she sees everyday. The variety of tasks are narrow, but the unique situations range from a borrower not paying, to payment to third parties being returned, etc., require Janice to research expedient methods to complete or resolve them.

Janice is usually under pressure to complete tasks so being able to quickly find a number and reach a live person, via a phone call, is extremely helpful.

PERSONALITY TAGS

Observant
Meticulous Task oriented
Outgoing Friendly
Perfectionist Concerned
Researcher Empathetic
Flexible Tech-savvy

BEHAVIOR :

Janice is extremely task focused and almost everything she does is related to a task list she created or was assigned to her. She prefers those mortgage insurance companies which has Exhaustive FAQs for various acute and exception scenarios.

GOALS:

- Resolving various issues raised by borrowers and mortgage insurance company on time with minimum fuss
- Research and document ways to solve new and unique problems related to loan servicing

FRUSTRATIONS :

- Since she often finds out that while her problem appears to unique to her, it is often not unique to the industry
- Finding the answer to her problem can be as easy as a call to a MI company, but not being able to easily find a number to call can be frustrating

HER THOUGHTS

When making experiences, attention to detail matters. It is not about perfection. It's about excellence, about constant improvement.

DEVICE USED:

- Desktop
- Laptop

CHANNELS :

- NMI Site
- loan servicing portal

TEAM STRENGTH

Janice is a part of a 35-member team, out of which a small 5-member team reports to her.

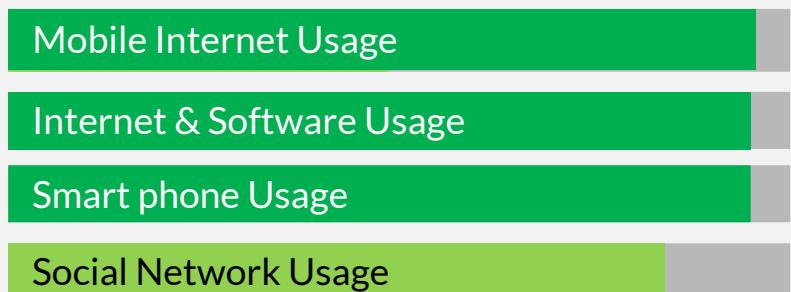
EXPECTED FEATURES:

- Overall Usable, useful and scalable user experience
- Exhaustive FAQs for various acute and exception scenarios related to mortgage insurance.
- Easy access to MI insurer for herself and her team members so that they could candidly discuss problem scenarios such as "accidental payoff of loans"

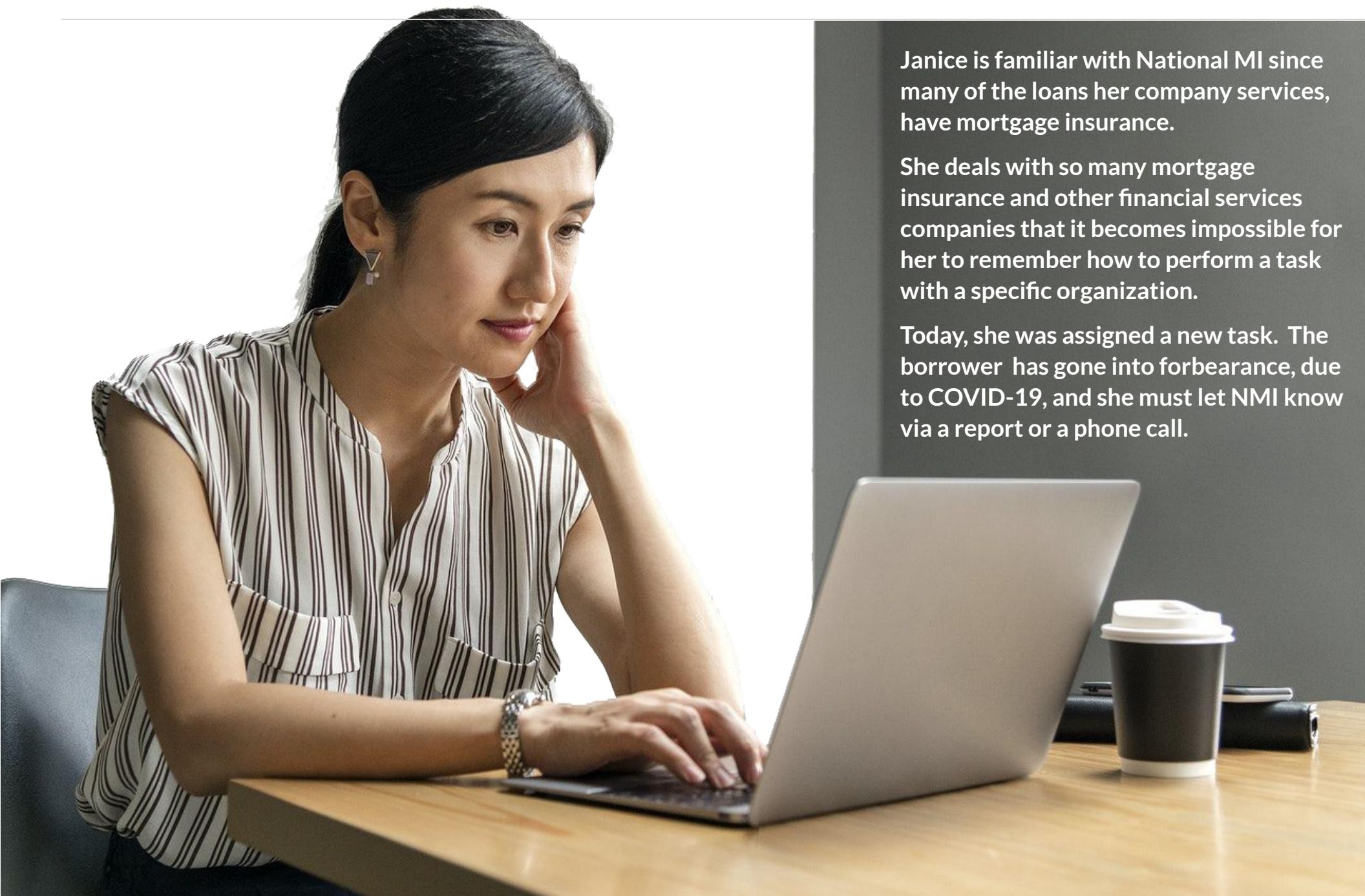
HOW DID HE KNOW ABOUT NMI?

Was familiar with National MI since many of the loans her company services, have mortgage insurance with National MI.

DIGITAL USAGE



USER PERSONA : THE SERVICING SPECIALIST



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Job Title Servicing Specialist
Location Minneapolis, MN
Married No
Have Kids No
Lives with Mom, and aquarium full of fishes

PERSONALITY TAGS

Observant
Meticulous Task oriented
Outgoing Friendly
Perfectionist Concerned
Researcher Empathetic
Flexible Tech-savvy

Janice is familiar with National MI since many of the loans her company services, have mortgage insurance.

She deals with so many mortgage insurance and other financial services companies that it becomes impossible for her to remember how to perform a task with a specific organization.

Today, she was assigned a new task. The borrower has gone into forbearance, due to COVID-19, and she must let NMI know via a report or a phone call.



LENDERS SERVICERS INVESTORS RESOURCES ABOUT US

Contact Us
Home / Contact Us

AWS Log In



Support: National MI Solution Center:

855.530.NMI (6642), 5am-5pm PT (Monday – Friday)
Email: solutioncenter@nationalmi.com

Corporate Headquarters:

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Emeryville, CA 94605

For Press Contact:

Mary McGarity
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Mary.McGarity@StrategicVantage.com

For Investor Contact:

John Swenson
Vice President, Investor Relations and Treasury
510.788.8417
John.Swenson@NationalMi.com

For Other Inquiries, please complete the fields below and click Send Message:

My inquiry is related to: *

First Name *

Last Name *

Email Address *

Primary Phone *

Company Name:

Questions or Comments: *



Media Inquiry:
Mary McGarity
StrategicVantage Marketing and Public Relations
203.250.5476
mary.mcgarity@strategicvantage.com

Investor Inquiry:
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DIGITAL USAGE

- Mobile Internet Usage
- Internet & Software Usage
- Smart phone Usage
- Social Network Usage

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AS-IS JOURNEY WITHIN NATIONALMI.COM: THE SERVICING SPECIALIST



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CHANNEL	In-Person Communication	Using Desktop site	Using Desktop site	Using Desktop site	Using Desktop site	Call up policy servicing team
INITIAL SITE BROWSING EXPERIENCE						
AWARENESS	Homepage	SEARCH	Homepage	Contact	Call Up for Help	
<p>Today, a new task was assigned to her in their work management system. A borrower's mortgage loan has gone into forbearance</p> <p>She investigated it and she found that National MI provides the PMI. Now, she must contact NMI!</p> <p>Using her company provided laptop, Janice goes to the National MI website to look for any servicing FAQ that could help her understand how to reinstate a policy.</p>						
	<p>Janice lands on the NMI site homepage and is a little overwhelmed by large dropdown menus and huge footer. The banners change so fast that it's hard to read anything.</p> <p>Even after a browsing for few minutes, there is no standard FAQ section or link anywhere in the site home page or in navigation menu.</p> <p>The objective of Contact Us featured in the homepage is not clear to her as to how to get info about reporting this forbearance, which are becoming far too frequent in this economy.</p>	<p>A search for "Forbearance" produces a long list of sponsored results and the first NMI results is well below the fold. She selects a sponsored Freddie Mac link and ends up on a different site. No, that's not what I need.</p> <p>She clicks on the browser back button to the search results and must scroll down and finally sees a link with "forbearance" in bold. She selects that link and a PDF opens in her browser window and after scanning a bit, she is not seeing helpful info.</p>	<p>Returning to home page, Janice finally sees the COVID-19 banner. She selects that banner and the browser opens up a page called "COVID-19 Updates". Relieved to finally find something that looks promising, she thinks, "huh, wonder why that didn't show up in the search results or why it was not featured on the home page. She selects the link "Rescission Relief for Loans in Forbearance Due To COVID-19" and it opens another PDF in the same window. "What is it with all these PDFs", she thinks to herself, and begins reading the PDF for information.</p>	<p>Janice must read all the way to the bottom of the PDF to find that there is a link for "National MI's Servicing Guide", which opens up another PDF.</p> <p>Frustrated, she discovers that there is an email address and support number for National MI Solution Center: 855.317.4664 which she could call between 5am-5pm PT (Monday - Friday)</p> <p>Finally, after running out of all online self-help options, Janice calls up the support number.</p>	<p>To her relief, she is promptly attended by a service specialist. She is requested to provide the loan number associated with the forbearance. That point onwards, she gets transferred to a member of the policy servicing team who guides her throughout the forbearance notification process.</p>	<p>Janice wonders why the forbearance notification couldn't be registered online through the NMI website.</p>
USER EMOTION GRAPH						
	Curious	Doubtful	Irritated	Irritated	Frustrated	Doubtful

PERSONALITY TAGS

Observant
Meticulous Task oriented

Outgoing Friendly
Perfectionist Concerned

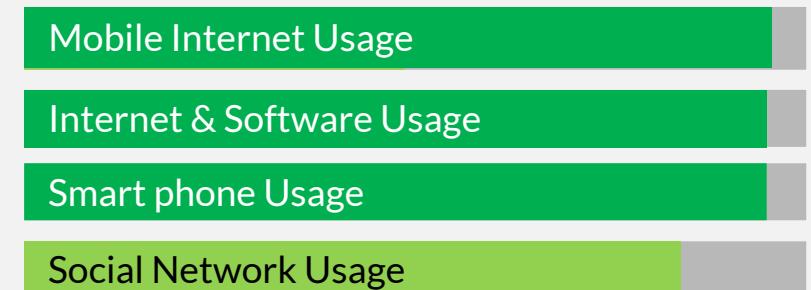
Researcher Empathetic

Flexible Tech-savvy

HER THOUGHTS

When making experiences, attention to detail matters. It is not about perfection. It's about excellence, about constant improvement.

DIGITAL USAGE





THANK YOU !