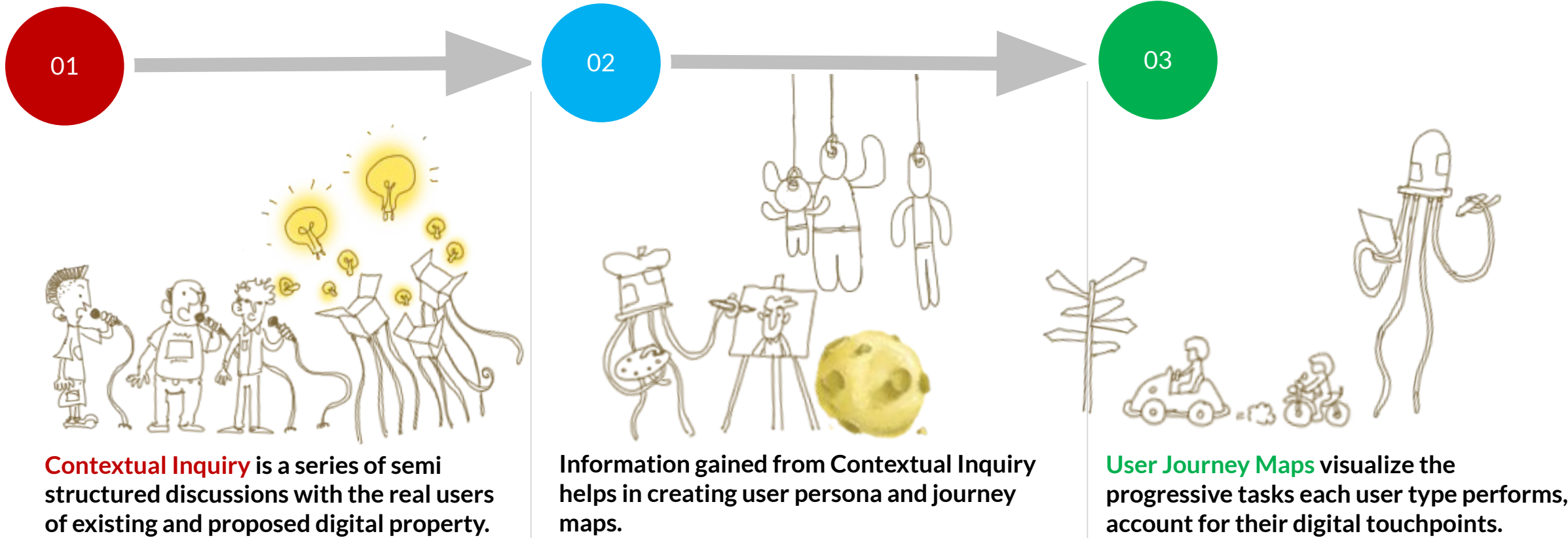




UX ACTIVITY

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.

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.

Key expectations :

- Create my monthly payment calendar
- Help me pay all bills on time

Key expectations :

- Create a bill repository with intelligent search system

Key expectations :

- Be Accurate on available funds in each of my accounts

Key expectations :

- Search and Alert me on good deals for existing billers
- Tip me to improve my financial management

Bill calendar to show when bills are due and indicate if they have been paid. I must also be able to define custom time period or payment type to search for specific types of bills.

Allow customer to make same-day payments at no extra cost if the number of such payments are within allowable limit

Tips for customer's information's security, such as keeping account information confidential and maintaining anti-virus software.

Constantly monitor customer's patterns of spending, deposit, savings and liabilities to offer real-time suggestions which might impact customer's personal finances. If possible, looks for good offers for him/her!

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

Personality Traits

Observer
Achiever
Disorganized
Busy
Friendly
Perfectionist
Technology averse
Independent

Digital Usage

Mobile Internet User
Internet & Software User
Social Media User

USER PERSONA : Anna, the Baker

Anna Rodriguez-Dawson runs her own bakery called Sweetbreads in Arlington, TX. Her husband and 3-year old daughter live in the same house. She is extremely supportive to her entrepreneurial venture.

Anna owns her shop and is paying a monthly mortgage loan. And, she regularly pays bills to various suppliers, utility providers and vendors for the smooth functioning of her business. Most of the time she is busy talking to her customers or vendors and delivery and supply management is a challenge for her.

Running a small business has her juggling her income from her products, and her regular fixed costs. Additionally, there are supply expenses that come from utilities and orders where she must keep up fast.

She is constantly spending and receiving money, so it is quite intricate for her to track where that she has enough money in her account to run her daily operations smoothly.

Anna is a US Bank customer for the last 10 years. She uses the US Bank app for all the bill payments, regular overdrafts, and bill payments of bills using their checking account or credit card etc. Sometimes, she pays a few vendors in their own payment gateway. She also gets her notifications for some bills.

CUSTOMER BEHAVIOR :

- Has zero tolerance for mobile apps that are not easy to use. Wants easy to use & functional products.
- Mobile voice product while on the move, even inside home.

GOALS :

- Always remain aware of current balance and financial liabilities
- Quickly pay all bills on time using an app
- Quick source of funds with maximum flexibility
- Receive proactive tips to manage money better

FRUSTRATIONS :

- Required to use main website to edit a recurring regular payment
- Not having messages or alerts when she will be overdrawn or not have funds to pay regular vendors
- Not able to tell exactly what she has in her account
- High overdraft and transfer fees. High maintenance on her checking

DEVELOPMENT :

- All functions must be voice enabled and those should not be any user recognition task while using voice commands. She wants to carry out tasks verbally but also have the GUI feature to switch to if needed.
- Budget Hub - Calendar/Alarm clock of all bills-expenses
- Always for upcoming and overdue scheduled/budgeted expenses if purchase
- Must be a learning app. Must give tips and advice based on her savings, expenditures patterns and liabilities, to ensure she is spending and managing her money judiciously with warnings against unethical purchases that result in negative balance in a day below a set threshold.
- Looking at her liability, credit score and giving her threat to pay all bills on time, occasional below-balance scenarios or delayed payments should not occur any further

CHANNELS :

- Smartphone
- Laptop
- In-store Pickup

EXPECTED FEATURES :

- Must be a learning app. Must give tips and advice based on her savings, expenditures patterns and liabilities, to ensure she is spending and managing her money judiciously with warnings against unethical purchases that result in negative balance in a day below a set threshold.
- Looking at her liability, credit score and giving her threat to pay all bills on time, occasional below-balance scenarios or delayed payments should not occur any further

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 various bill and activities. She quickly pays all her bills through a combination of checking account and credit cards. In some instances she connects some payments using her savings account. Now she is trying Billy App.

DEVELOPMENT :

- All functions must be voice enabled and those should not be any user recognition task while using voice commands. She wants to carry out tasks verbally but also have the GUI feature to switch to if needed.
- Budget Hub - Calendar/Alarm clock of all bills-expenses
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- Looking at her liability, credit score and giving her threat to pay all bills on time, occasional below-balance scenarios or delayed payments should not occur any further

CHANNELS :

- Smartphone
- Laptop
- In-store Pickup

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. 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.

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 arounds between customers, calls, and systems. This leads to a fair amount of rework and mistakes that take up more of his precious time.

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.

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

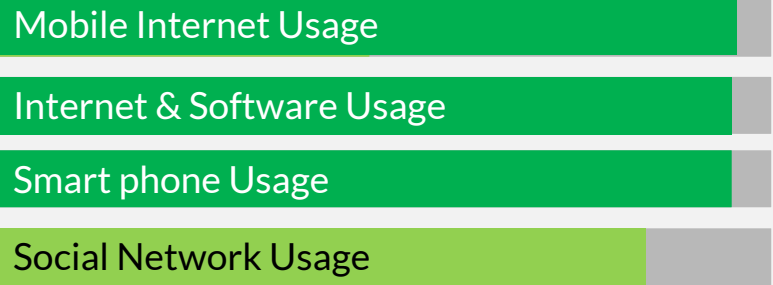
PERSONALITY TAGS

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





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.



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

PERSONALITY TAGS

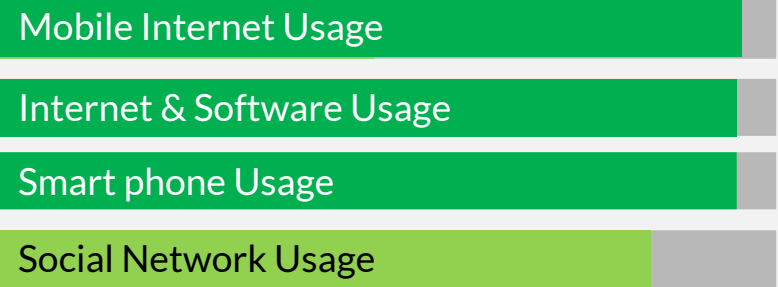
Observant
Creative
Achiever
Perfectionist
Patient
Entrepreneurial

Goal-oriented
Friendly
Concerned
Organized
Tech-savvy

HIS THOUGHTS

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DIGITAL USAGE





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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

CHANNEL					
In-Person Communication	Using Mobile site	Using Mobile site	Using Mobile site	Using Mobile site	Using Mobile site
INITIAL SITE BROWSING EXPERIENCE					
TRIGGER Byron realized that applying for a Conventional Loan with Private Mortgage Insurance (PMI) would make more sense for his clients: Hugo and Zainab—Byron remembered that National MI sales representative, who talked to him about getting first time homebuyers good PMI rates. Even though Byron never tried National MI for PMI quotes, this time, he gets inquisitive. He usually checks out any digital property in his smartphone and National MI site was no exception.	HOMEPAGE The first thing that struck to Byron at the NMI homepage is its old school design and fast-moving banners . Banners move so fast that he cannot quite read them. There is no indicator to know how many banners are there and which banner is he currently seeing! Though RateGPS quote is the first link, Information areas in the homepage such as RateGPS, Why NMI, Simple Guidelines and Contact Us have no retainable visual recall . He is further taken aback to see that the news and press release items have no date stamp .	NAVIGATION Byron clicks the hamburger menu to realize that the color of the menu and the page is same and the expanded navigation menu blends with the page . After a few clicks, the navigation menu starts behaving unexpectedly: sometimes sections overlap , some other time only a portion of the menu remains visible . Visibly irritated, Byron closes the navigation menu. He waits for the “GET A QUOTE” banner to appear on the carousel and taps it. It is a relief that at least he has found out the rate engine!	RATE GPS Byron lands on the Rate GPS page and the first page asks for his mail ID. After that, he is presented a series of data fields like Name, loan originator NMLS ID etc. for Profile set up! Byron wished that the first page of the RateGPS page itself should have revealed that one has to create an account to get a rate quote! This makes him irritated and he feels the need to know a little more about NMI before getting a rate quote. But there is no cancel button to stop the rate quote process and come out. The global menu has also vanished , and he can only hit OS Back button to restart!	ABOUT RATES Byron relaunches the site and goes to <i>Product and Rates</i> from the <i>Lenders</i> primary navigation. He scrolls down to “Learn more about Rate GPS” page. Byron wished that instead of just text, that the steps to using Rate GPS were clearly articulated. It would have improved his experience and strongly cemented his ongoing relationship with NMI. Byron comes to RateGPS page to start the quote again.	CHECKOUT On the Rate GPS page, as the Next button is activated even before his email ID has been entered , Byron thinks that he could bypass this stage. But, upon clicking “Next”, he receives “in-line” error message “Please provide your Email”. Byron enters his email ID and taps the “Next” button. As he creates an account and get through the rate quote process quickly, the quick and accurate PMI rate makes him surprised and happy. Though the NMI site didn’t impress Byron during this quick interaction , he just loved how the RateGPS worked!
USER EMOTION GRAPH					
Curious 	Doubtful 	Irritated 	Irritated 	Frustrated 	Happy

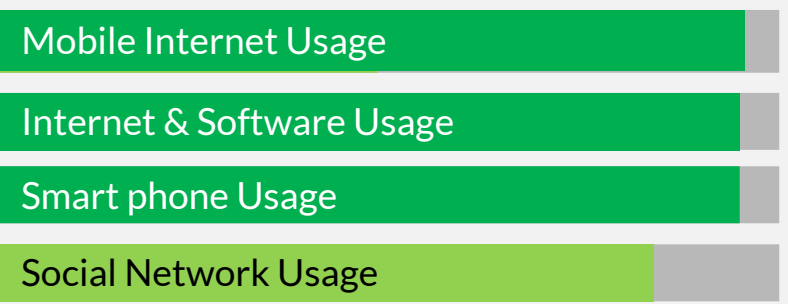
PERSONALITY TAGS

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

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



USER PERSONA : THE C-SUITE EXECUTIVE FROM BANK



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 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.

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 his 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.”

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

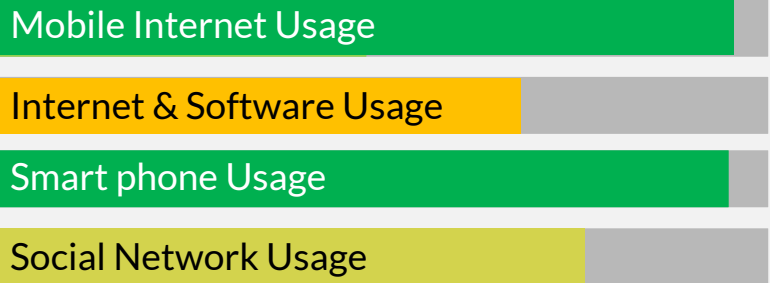
PERSONALITY TAGS

Observant
Assertive
Goal-oriented
strategic
Team oriented
Visionary
Perfectionist
Organized
Patient
Determined
Leade
r

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 C-SUITE EXECUTIVE FROM BANK

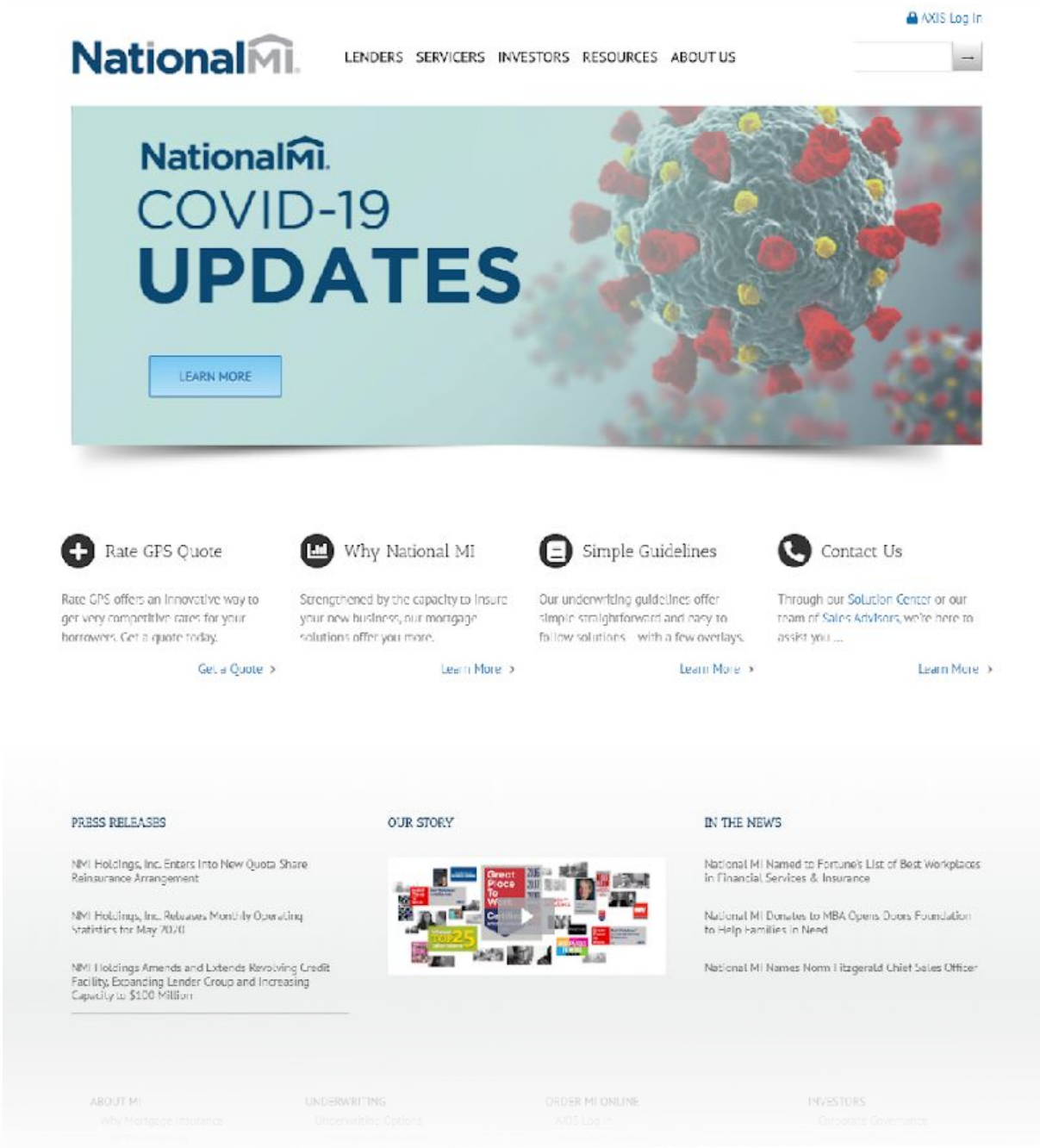


Linda just had a meeting with the CFO where he echoed her concern over the COVID-19 affected market conditions and its possible impact on the bank’s mortgage insurance partners.

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.



LINDA RYAN McCARTHY

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Location Manhattan NY
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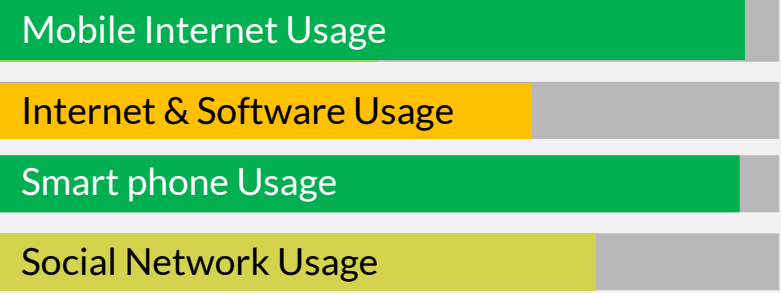
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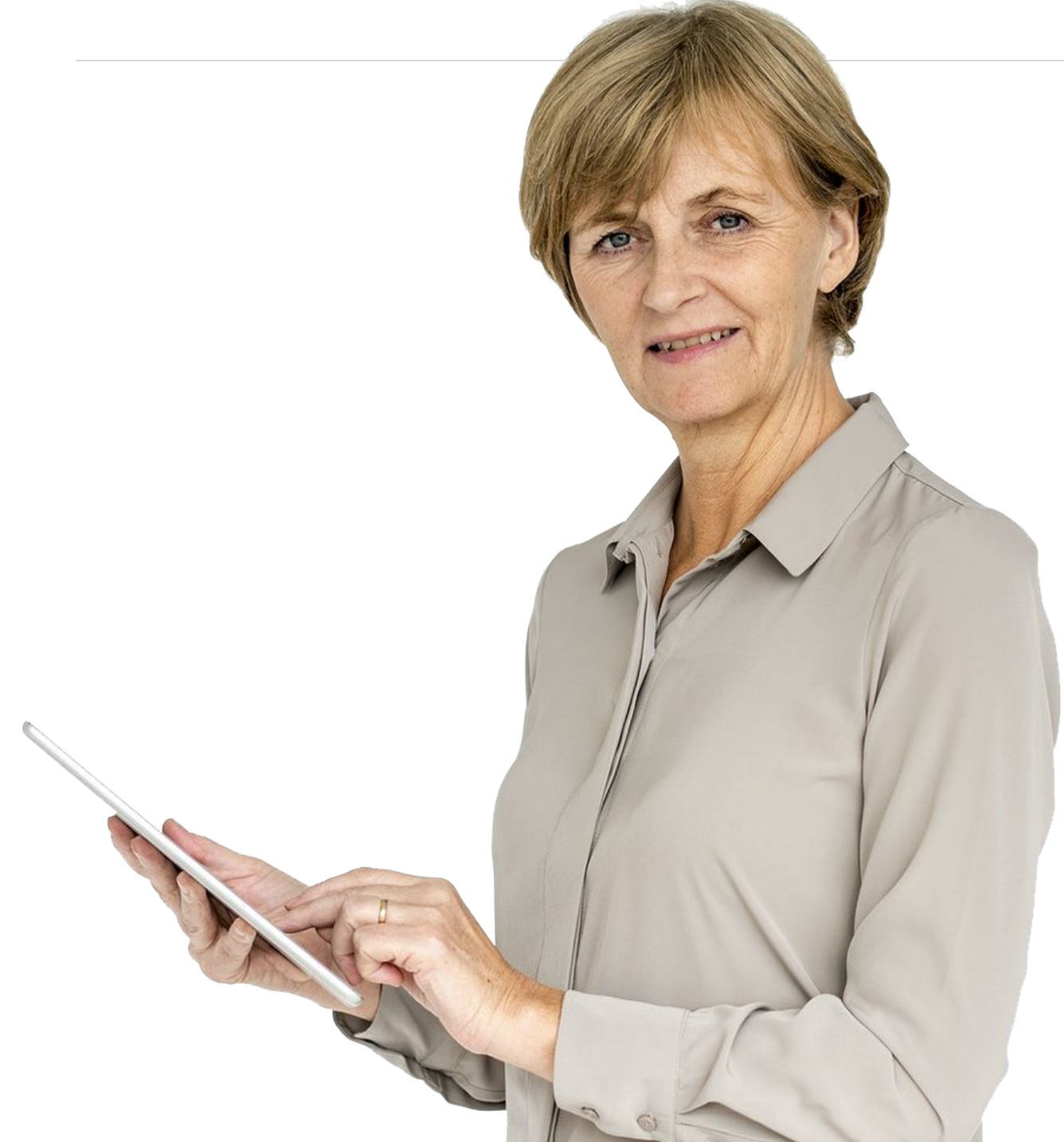
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DIGITAL USAGE





LINDA RYAN McCARTHY

Age

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Job Title

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Location

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Married

Yes

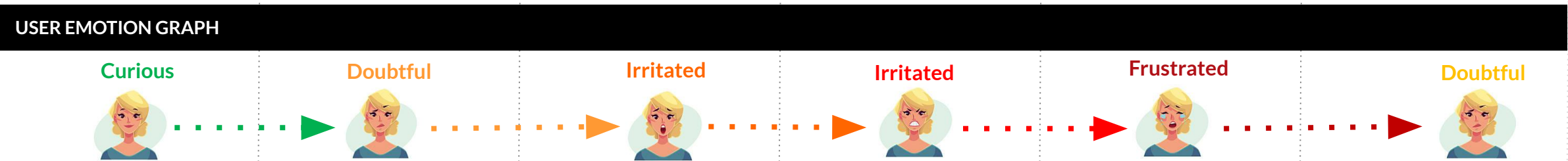
Have Kids

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					
<div>SEARCH</div> <div>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.</div> <div>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.</div> <div>Obviously, she finds out NMI as one of these partners!</div>	<div>HOMEPAGE</div> <div>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.</div>	<div>STOCK INFO</div> <div>Something as important as Stock Information is the lowly 11th out of 13 items in the Investors navigation menu.</div> <div>Linda notices that the Stock Information page resides within a subdomain site. A tiny static graph shows the default 52-weeks view of NMIH 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.</div> <div>She knows as of June 16th, that hedge funds are betting on NMIH, but no market news on the stock is featured here!</div>	<div>ANALYST COVERAGE</div> <div>Something as important as Analyst Coverage is the lowly 12th Out of 13 items in the Investors navigation menu</div> <div>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 NMIH is featured here. There is not even an external link of any analysis!</div> <div>This severe expectation mismatch makes Linda increasingly irritated.</div>	<div>FINANCIAL REPORTS</div> <div>Under Financial Reports, Linda could see SEC Filings, Annual Reports, Quarterly Results and Statutory Filings sections that have innumerable PDFs but no summary.</div> <div>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!</div>	<div>CHECKOUT</div> <div>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.</div> <div>Linda wishes there were summarized financial info and value statements describing how National MI could help banks as Mortgage insurance partners!</div> <div>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.</div>



PERSONALITY TAGS

Observant

Assertive

Goal-oriented

Team oriented

strategic

Perfectionist

Organized

Visionary

Patient

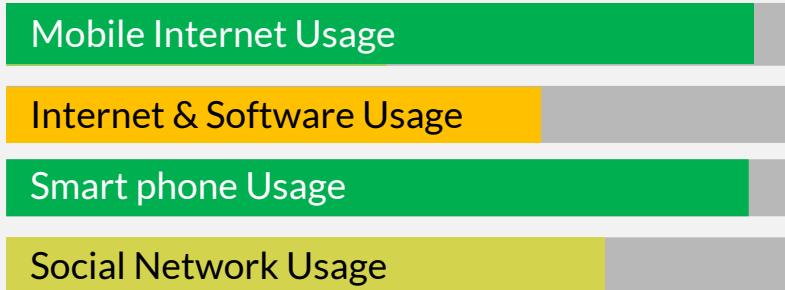
Leade

Determined

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
Concerned
Perfectionist Empathetic
Researcher
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.

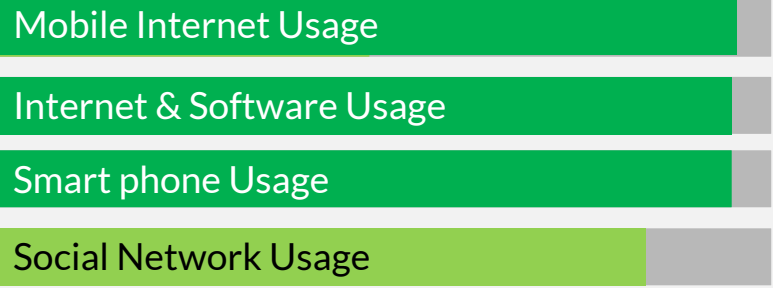
EXPECTED FEATURES:

- 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”

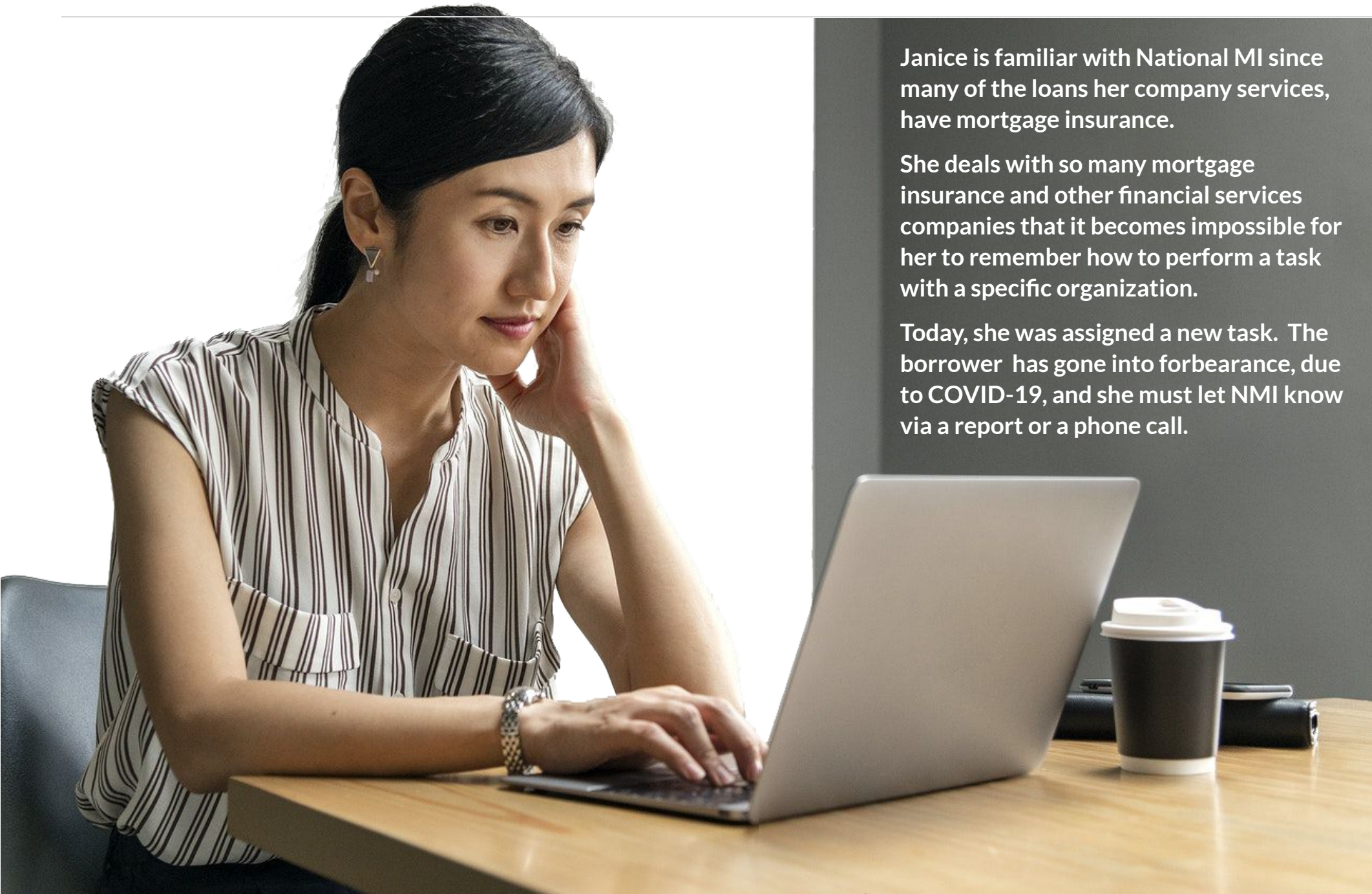
HOW DID HE KNOW ABOUT NMI?

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

DIGITAL USAGE



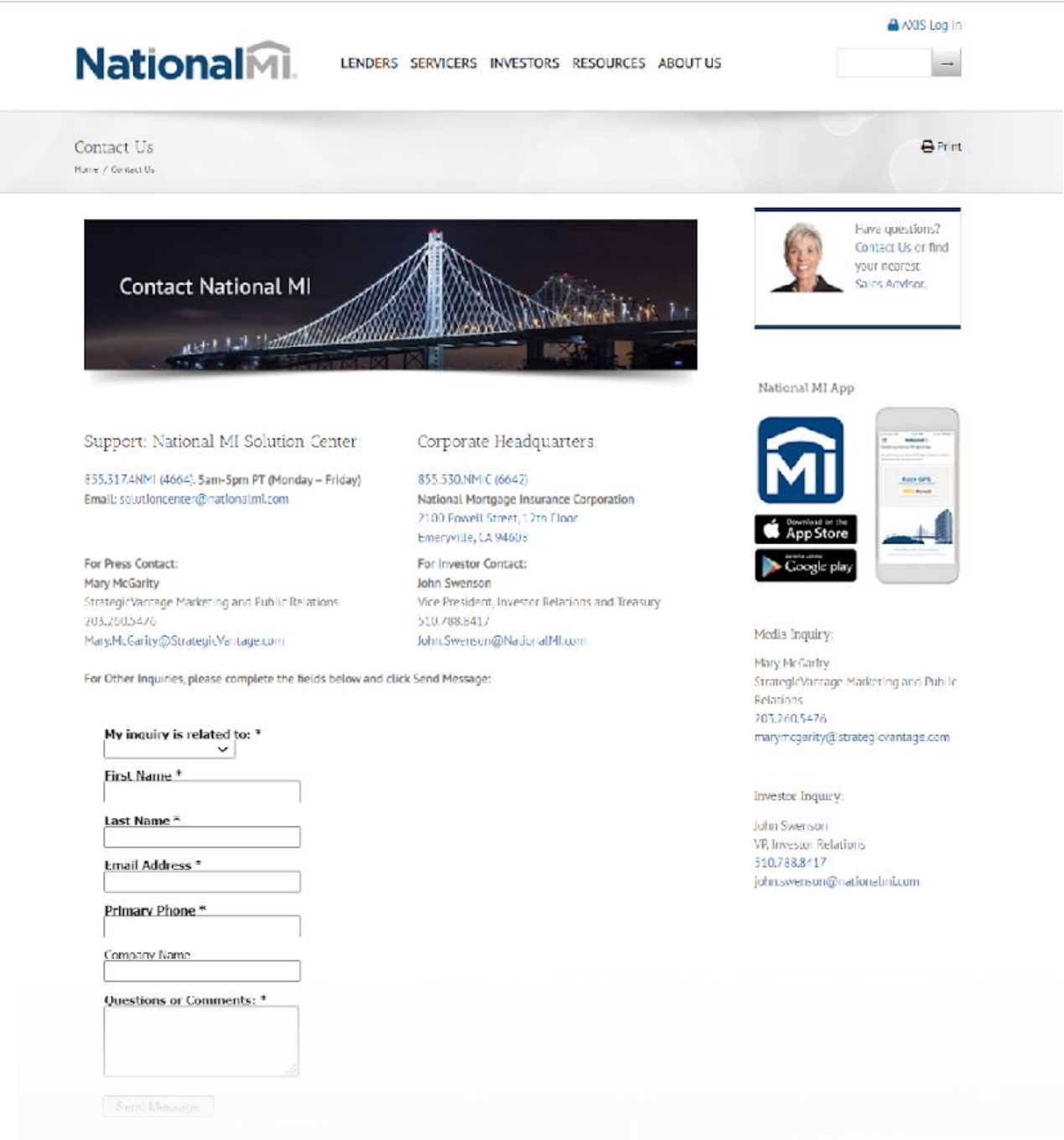
USER PERSONA : THE SERVICING SPECIALIST



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.



JANICE CHEN

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

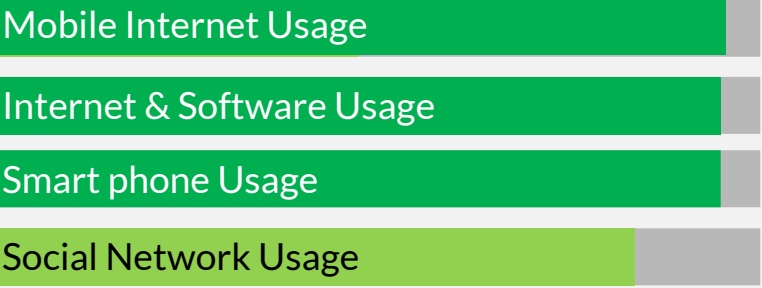
PERSONALITY TAGS

Observant
Meticulous
Task oriented
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Perfectionist
Empathetic
Researcher
Tech-savvy
Flexible

HER THOUGHTS

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

DIGITAL USAGE















AS-IS JOURNEY WITHIN NATIONALMI.COM: 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

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 Today, a new task was assigned to her in their work management system. A borrower's mortgage loan has gone into forbearance She investigated it and she found that National MI provides the PMI. Now, she must contact NMI! 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.	HOMEPAGE 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. 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. 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.	SEARCH 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. 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.	HOMEPAGE 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.	CONTACT 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. 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) Finally, after running out of all online self-help options, Janice calls up the support number.	CALL UP FOR HELP As Janice calls up the support number. 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. Janice wonders why the forbearance notification couldn't be registered online through the NMI website.
USER EMOTION GRAPH					
 Curious	 Doubtful	 Irritated	 Irritated	 Frustrated	 Doubtful
PERSONALITY TAGS					
Observant Meticulous Outgoing Perfectionist Researcher Flexible	Task oriented Friendly Concerned Empathetic 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					
				Mobile Internet Usage	
				Internet & Software Usage	
				Smart phone Usage	
				Social Network Usage	

THANK YOU !