**UWM – Functional User Stories**

**User Story: Personal Details Tab - Borrower Personal Details Page**

**Description:** As a borrower, I want to provide my personal information accurately and securely to complete my loan application. On the Borrower Personal Details Page, I should be able to fill in my personal details in the Personal Details tab.

**Acceptance Criteria:**

1. The Personal Details tab should be prominently displayed on the Borrower Personal Details Page.
2. The tab should include the necessary fields to capture the borrower's personal information accurately.
3. Mandatory fields should be clearly indicated, and validation should be performed to ensure the data entered is valid.
4. The entered personal information should be securely stored and transmitted.
5. Users should be able to save their progress and navigate to other tabs without losing their entered information.
6. The tab should have a "Save" button to save and proceed to the next step of the loan application.

**Functional Flows:**

1. When the Borrower Personal Details Page loads, the Personal Details tab should be displayed by default.
2. The borrower can enter their personal information in the respective fields.
3. Mandatory fields that are left empty should trigger an error message indicating that they need to be completed.
4. The application should perform validation checks on the entered data, such as email format validation, date of birth validation, etc.
5. Users should be able to navigate to other tabs (if available) and return to the Personal Details tab without losing their entered information.
6. After entering the required personal details, the borrower can click the "Submit" button to save the information and proceed to the next step.

**Screen: Borrower Personal Details - Personal Details Tab**

**Fields:**

1. First Name (Text Field)
   * Data Type: String
   * Max Length: 50 characters
   * Mandatory Field
2. Last Name (Text Field)
   * Data Type: String
   * Max Length: 50 characters
   * Mandatory Field
3. Email Address (Text Field)
   * Data Type: String (Email format)
   * Max Length: 100 characters
   * Mandatory Field
4. Date of Birth (Date Picker)
   * Data Type: Date
   * Minimum Value: 1900-01-01
   * Maximum Value: Current Date
   * Mandatory Field
5. Social Security Number (Text Field)
   * Data Type: String (Numeric)
   * Length: 9 characters
   * Mandatory Field
6. Phone Number (Text Field)
   * Data Type: String
   * Max Length: 20 characters
   * Mandatory Field
7. Address (Text Field)
   * Data Type: String
   * Max Length: 200 characters
   * Mandatory Field
8. City (Text Field)
   * Data Type: String
   * Max Length: 100 characters
   * Mandatory Field
9. State (Dropdown)
   * Data Type: String (Selected value from a predefined list)
   * Mandatory Field
10. Zip Code (Text Field)
    * Data Type: String (Numeric)
    * Length: 5 characters
    * Mandatory Field

**User Story: Income Tab - Borrower Personal Details Page**

**Description:** As a borrower, I want to provide accurate information about my income to complete my loan application. On the Borrower Personal Details Page, I should be able to fill in my income details in the Income tab.

**Acceptance Criteria:**

1. The Income tab should be prominently displayed on the Borrower Personal Details Page.
2. The tab should include the necessary fields to capture the borrower's income information accurately.
3. Mandatory fields should be clearly indicated, and validation should be performed to ensure the data entered is valid.
4. The entered income information should be securely stored and transmitted.
5. Users should be able to save their progress and navigate to other tabs without losing their entered information.
6. The tab should have a "Submit" button to save and proceed to the next step of the loan application.

**Functional Flows:**

1. When the Borrower Personal Details Page loads, the Income tab should be displayed by default.
2. The borrower can enter their income details in the respective fields.
3. Mandatory fields that are left empty should trigger an error message indicating that they need to be completed.
4. The application should perform validation checks on the entered data, such as numeric value validation, minimum and maximum income limits, etc.
5. Users should be able to navigate to other tabs (if available) and return to the Income tab without losing their entered information.
6. After entering the required income details, the borrower can click the "Submit" button to save the information and proceed to the next step.

**Screen: Borrower Personal Details - Income Tab**

**Fields:**

1. Employment Type (Dropdown)--------🡪chesa.com/personal/mortagage
   * Data Type: String (Selected value from a predefined list)
   * Mandatory Field
2. Employer Name (Text Field)
   * Data Type: String
   * Max Length: 100 characters
   * Mandatory Field
3. Job Title (Text Field)
   * Data Type: String
   * Max Length: 50 characters
   * Mandatory Field
4. Annual Income (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Mandatory Field
5. Additional Income (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Optional Field
6. Source of Additional Income (Text Field)
   * Data Type: String
   * Max Length: 100 characters
   * Required if Additional Income is provided

**User Story: Employment Tab - Borrower Personal Details Page**

**Description:** As a borrower, I want to provide accurate employment information to complete my loan application. On the Borrower Personal Details Page, I should be able to fill in my employment details in the Employment tab.

**Acceptance Criteria:**

1. The Employment tab should be prominently displayed on the Borrower Personal Details Page.
2. The tab should include the necessary fields to capture the borrower's employment information accurately.
3. Mandatory fields should be clearly indicated, and validation should be performed to ensure the data entered is valid.
4. The entered employment information should be securely stored and transmitted.
5. Users should be able to save their progress and navigate to other tabs without losing their entered information.
6. The tab should have a "Submit" button to save and proceed to the next step of the loan application.

**Functional Flows:**

1. When the Borrower Personal Details Page loads, the Employment tab should be displayed by default.
2. The borrower can enter their employment details in the respective fields.
3. Mandatory fields that are left empty should trigger an error message indicating that they need to be completed.
4. The application should perform validation checks on the entered data, such as length of employment validation, employment status validation, etc.
5. Users should be able to navigate to other tabs (if available) and return to the Employment tab without losing their entered information.
6. After entering the required employment details, the borrower can click the "Submit" button to save the information and proceed to the next step.

**Screen: Borrower Personal Details - Employment Tab**

**Fields:**

1. Employment Status (Dropdown)
   * Data Type: String (Selected value from a predefined list)
   * Mandatory Field
2. Employer Name (Text Field)
   * Data Type: String
   * Max Length: 100 characters
   * Mandatory Field
3. Job Title (Text Field)
   * Data Type: String
   * Max Length: 50 characters
   * Mandatory Field
4. Length of Employment (Text Field)
   * Data Type: String
   * Max Length: 50 characters
   * Mandatory Field
5. Supervisor Name (Text Field)
   * Data Type: String
   * Max Length: 100 characters
   * Optional Field
6. Supervisor Phone Number (Text Field)
   * Data Type: String
   * Max Length: 20 characters
   * Optional Field
7. Income Frequency (Dropdown)
   * Data Type: String (Selected value from a predefined list)
   * Mandatory Field

**User Story: Assets Tab - Borrower Financial Information Page**

**Description:** As a borrower, I want to provide accurate information about my assets to complete my loan application. On the Borrower Financial Information Page, I should be able to fill in my asset details in the Assets tab.

**Acceptance Criteria:**

1. The Assets tab should be prominently displayed on the Borrower Financial Information Page.
2. The tab should include the necessary fields to capture the borrower's asset information accurately.
3. Mandatory fields should be clearly indicated, and validation should be performed to ensure the data entered is valid.
4. The entered asset information should be securely stored and transmitted.
5. Users should be able to save their progress and navigate to other tabs without losing their entered information.
6. The tab should have a "Submit" button to save and proceed to the next step of the loan application.

**Functional Flows:**

1. When the Borrower Financial Information Page loads, the Assets tab should be displayed by default.
2. The borrower can enter their asset details in the respective fields.
3. Mandatory fields that are left empty should trigger an error message indicating that they need to be completed.
4. The application should perform validation checks on the entered data, such as numeric value validation, minimum and maximum asset values, etc.
5. Users should be able to navigate to other tabs (if available) and return to the Assets tab without losing their entered information.
6. After entering the required asset details, the borrower can click the "Submit" button to save the information and proceed to the next step.

**Screen: Borrower Financial Information - Assets Tab**

**Fields:**

1. Checking Account Balance (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Mandatory Field
2. Savings Account Balance (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Mandatory Field
3. Investment Account Balance (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Mandatory Field
4. Retirement Account Balance (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Optional Field
5. Other Assets (Text Field)
   * Data Type: String
   * Max Length: 200 characters
   * Optional Field

**User Story: Liabilities Tab - Borrower Financial Information Page**

**Description:** As a borrower, I want to provide accurate information about my liabilities to complete my loan application. On the Borrower Financial Information Page, I should be able to fill in my liability details in the Liabilities tab.

**Acceptance Criteria:**

1. The Liabilities tab should be prominently displayed on the Borrower Financial Information Page.
2. The tab should include the necessary fields to capture the borrower's liability information accurately.
3. Mandatory fields should be clearly indicated, and validation should be performed to ensure the data entered is valid.
4. The entered liability information should be securely stored and transmitted.
5. Users should be able to save their progress and navigate to other tabs without losing their entered information.
6. The tab should have a "Submit" button to save and proceed to the next step of the loan application.

**Functional Flows:**

1. When the Borrower Financial Information Page loads, the Liabilities tab should be displayed by default.
2. The borrower can enter their liability details in the respective fields.
3. Mandatory fields that are left empty should trigger an error message indicating that they need to be completed.
4. The application should perform validation checks on the entered data, such as numeric value validation, minimum and maximum liability amounts, etc.
5. Users should be able to navigate to other tabs (if available) and return to the Liabilities tab without losing their entered information.
6. After entering the required liability details, the borrower can click the "Submit" button to save the information and proceed to the next step.

**Screen: Borrower Financial Information - Liabilities Tab**

**Fields:**

1. Credit Card Debt (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Mandatory Field
2. Student Loan Debt (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Mandatory Field
3. Car Loan Debt (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Optional Field
4. Other Loans (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Optional Field
5. Mortgage Debt (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Optional Field
6. Other Liabilities (Text Field)
   * Data Type: String
   * Max Length: 200 characters
   * Optional Field

**User Story: Credit Report Tab - Credit Information Page**

**Description:** As a borrower, I want to review and verify the information in my credit report to ensure accuracy and completeness. On the Credit Information Page, I should be able to view my credit report details in the Credit Report tab.

**Acceptance Criteria:**

1. The Credit Report tab should be prominently displayed on the Credit Information Page.
2. The tab should present the borrower's credit report information obtained from the credit reporting agency.
3. The credit report details should be displayed accurately and clearly.
4. Users should be able to navigate to other tabs (if available) and return to the Credit Report tab without losing their view of the credit report.
5. The credit report should be securely retrieved and displayed to the borrower.
6. The tab should include a "Refresh" button to allow the borrower to update the credit report information, if applicable.

**Functional Flows:**

1. When the Credit Information Page loads, the Credit Report tab should be displayed by default.
2. The credit report information should be retrieved from the credit reporting agency and displayed in the tab.
3. The credit report should include sections such as personal information, credit accounts, payment history, and public records.
4. Users should be able to scroll or navigate through the credit report to review the details.
5. Users should be able to navigate to other tabs (if available) and return to the Credit Report tab without losing their view of the credit report.
6. The "Refresh" button should initiate a request to update the credit report information, if supported by the credit reporting agency.
7. The credit report information should be kept up to date and reflect any changes or updates made by the credit reporting agency.

**Screen: Credit Information - Credit Report Tab**

**Fields:** The Credit Report tab does not include data entry fields. It displays the borrower's credit report information obtained from the credit reporting agency.

**User Story: Loan Details Tab - Product Selection Page**

**Description:** As a borrower, I want to provide specific loan details to customize my loan product selection. On the Product Selection Page, I should be able to fill in the loan details in the Loan Details tab.

**Acceptance Criteria:**

1. The Loan Details tab should be prominently displayed on the Product Selection Page.
2. The tab should include the necessary fields to capture the borrower's loan details accurately.
3. Mandatory fields should be clearly indicated, and validation should be performed to ensure the data entered is valid.
4. The entered loan details should be securely stored and transmitted.
5. Users should be able to save their progress and navigate to other tabs without losing their entered information.
6. The tab should have a "Submit" button to save the information and proceed with the product selection process.

**Functional Flows:**

1. When the Product Selection Page loads, the Loan Details tab should be displayed by default.
2. The borrower can enter their loan details in the respective fields.
3. Mandatory fields that are left empty should trigger an error message indicating that they need to be completed.
4. The application should perform validation checks on the entered data, such as loan amount validation, interest rate validation, loan term validation, etc.
5. Users should be able to navigate to other tabs (if available) and return to the Loan Details tab without losing their entered information.
6. After entering the required loan details, the borrower can click the "Submit" button to save the information and proceed with the product selection process.

**Screen: Product Selection - Loan Details Tab**

**Fields:**

1. Loan Amount (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Mandatory Field
2. Interest Rate (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Mandatory Field
3. Loan Term (Text Field)
   * Data Type: Numeric (Integer)
   * Minimum Value: 1
   * Maximum Value: No predefined maximum value
   * Mandatory Field
4. Loan Purpose (Dropdown)
   * Data Type: String (Selected value from a predefined list)
   * Mandatory Field

**User Story: Loan Program Options Tab - Product Selection Page**

**Description:** As a borrower, I want to view and select from different loan program options to find the most suitable loan for my needs. On the Product Selection Page, I should be able to explore and choose from available loan programs in the Loan Program Options tab.

**Acceptance Criteria:**

1. The Loan Program Options tab should be prominently displayed on the Product Selection Page.
2. The tab should present a list of available loan programs with relevant details for each option.
3. Borrowers should be able to review and compare loan program features, such as interest rates, loan terms, down payment requirements, etc.
4. Users should be able to select a preferred loan program option.
5. The selected loan program option should be clearly indicated and saved for further processing.
6. Users should be able to navigate to other tabs (if available) and return to the Loan Program Options tab without losing their selected option.

**Functional Flows:**

1. When the Product Selection Page loads, the Loan Program Options tab should be displayed by default.
2. The tab should display a list of available loan programs, showing relevant information such as the program name, interest rate, loan term, down payment requirement, etc.
3. Borrowers can scroll or navigate through the list to review and compare the loan program options.
4. Borrowers can select their preferred loan program option by clicking on it.
5. The selected loan program option should be visually highlighted or marked to indicate the selection.
6. The selected loan program option should be saved for further processing and used in subsequent steps of the loan application.
7. Users should be able to navigate to other tabs (if available) and return to the Loan Program Options tab without losing their selected option.

**Screen: Product Selection - Loan Program Options Tab**

**Fields:** The Loan Program Options tab displays a list of available loan program options. Each option includes relevant information such as:

* Loan Program Name (Text)
* Interest Rate (Numeric)
* Loan Term (Numeric)
* Down Payment Requirement (Numeric)
* Other relevant details

The fields in this tab are not editable. The borrower selects a loan program option by clicking on it.

**User Story: Property Information Tab - Property Information Page**

**Description:** As a borrower, I want to provide accurate information about the property I intend to purchase or refinance. On the Property Information Page, I should be able to fill in the property details in the Property Information tab.

**Acceptance Criteria:**

1. The Property Information tab should be prominently displayed on the Property Information Page.
2. The tab should include the necessary fields to capture the property details accurately.
3. Mandatory fields should be clearly indicated, and validation should be performed to ensure the data entered is valid.
4. The entered property information should be securely stored and transmitted.
5. Users should be able to save their progress and navigate to other tabs without losing their entered information.
6. The tab should have a "Submit" button to save the information and proceed with the loan application process.

**Functional Flows:**

1. When the Property Information Page loads, the Property Information tab should be displayed by default.
2. The borrower can enter the property details in the respective fields.
3. Mandatory fields that are left empty should trigger an error message indicating that they need to be completed.
4. The application should perform validation checks on the entered data, such as property address validation, purchase price validation, property type validation, etc.
5. Users should be able to navigate to other tabs (if available) and return to the Property Information tab without losing their entered information.
6. After entering the required property details, the borrower can click the "Submit" button to save the information and proceed with the loan application process.

**Screen: Property Information - Property Information Tab**

**Fields:**

1. Property Address (Text Field)
   * Data Type: String
   * Max Length: 200 characters
   * Mandatory Field
2. Purchase Price (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Mandatory Field
3. Property Type (Dropdown)
   * Data Type: String (Selected value from a predefined list)
   * Mandatory Field
4. Property Use (Dropdown)
   * Data Type: String (Selected value from a predefined list)
   * Mandatory Field
5. Year Built (Text Field)
   * Data Type: Numeric (Integer)
   * Minimum Value: 0
   * Maximum Value: Current Year (e.g., 2023)
   * Optional Field

**User Story: Rate Locking Tab - Rate Locking Page**

**Description:** As a borrower, I want to secure an interest rate for my loan to protect against potential rate fluctuations. On the Rate Locking Page, I should be able to select a rate lock option and provide the necessary details in the Rate Locking tab.

**Acceptance Criteria:**

1. The Rate Locking tab should be prominently displayed on the Rate Locking Page.
2. The tab should include the necessary fields to capture rate lock details accurately.
3. Mandatory fields should be clearly indicated, and validation should be performed to ensure the data entered is valid.
4. The entered rate lock details should be securely stored and transmitted.
5. Users should be able to save their progress and navigate to other tabs without losing their entered information.
6. The tab should have a "Submit" button to save the information and complete the rate locking process.

**Functional Flows:**

1. When the Rate Locking Page loads, the Rate Locking tab should be displayed by default.
2. The borrower can select a rate lock option from the available choices.
3. The borrower can enter the rate lock period or expiration date in the respective fields.
4. Mandatory fields that are left empty should trigger an error message indicating that they need to be completed.
5. The application should perform validation checks on the entered data, such as valid rate lock periods or valid expiration dates.
6. Users should be able to navigate to other tabs (if available) and return to the Rate Locking tab without losing their entered information.
7. After selecting the rate lock option and providing the required details, the borrower can click the "Submit" button to save the information and complete the rate locking process.

**Screen: Rate Locking - Rate Locking Tab**

**Fields:**

1. Rate Lock Option (Dropdown)
   * Data Type: String (Selected value from a predefined list)
   * Mandatory Field
2. Rate Lock Period (Text Field)
   * Data Type: Numeric (Integer)
   * Minimum Value: 1 (indicating a minimum lock period of 1 day)
   * Maximum Value: No predefined maximum value
   * Conditional Field (required based on the selected rate lock option)
3. Expiration Date (Date Field)
   * Data Type: Date
   * Minimum Value: Current Date (no past dates allowed)
   * Maximum Value: No predefined maximum value
   * Conditional Field (required based on the selected rate lock option)

**User Story: Government Monitoring on Legal Issues Tab - Government Monitoring on Legal Issues Page**

**Description:** As a borrower, I want to provide information related to government monitoring on legal issues for regulatory purposes. On the Government Monitoring on Legal Issues Page, I should be able to fill in the required details in the Government Monitoring on Legal Issues tab.

**Acceptance Criteria:**

1. The Government Monitoring on Legal Issues tab should be prominently displayed on the Government Monitoring on Legal Issues Page.
2. The tab should include the necessary fields to capture the required information accurately.
3. Mandatory fields should be clearly indicated, and validation should be performed to ensure the data entered is valid.
4. The entered information should be securely stored and transmitted.
5. Users should be able to save their progress and navigate to other tabs without losing their entered information.
6. The tab should have a "Submit" button to save the information and complete the government monitoring process.

**Functional Flows:**

1. When the Government Monitoring on Legal Issues Page loads, the Government Monitoring on Legal Issues tab should be displayed by default.
2. The borrower can enter the required information in the respective fields.
3. Mandatory fields that are left empty should trigger an error message indicating that they need to be completed.
4. The application should perform validation checks on the entered data, such as valid Social Security Number (SSN) format, date of birth validation, etc.
5. Users should be able to navigate to other tabs (if available) and return to the Government Monitoring on Legal Issues tab without losing their entered information.
6. After providing the required information, the borrower can click the "Submit" button to save the information and complete the government monitoring process.

**Screen: Government Monitoring on Legal Issues - Government Monitoring on Legal Issues Tab**

**Fields:**

1. Social Security Number (SSN) (Text Field)
   * Data Type: String
   * Format: XXX-XX-XXXX (valid SSN format)
   * Mandatory Field
2. Date of Birth (Date Field)
   * Data Type: Date
   * Minimum Value: No predefined minimum value
   * Maximum Value: Current Date (no future dates allowed)
   * Mandatory Field
3. Ethnicity (Dropdown)
   * Data Type: String (Selected value from a predefined list)
   * Mandatory Field
4. Race (Dropdown)
   * Data Type: String (Selected value from a predefined list)
   * Mandatory Field

**User Story: Government Qualification Estimation Tab - Government Qualification Estimation Page**

**Description:** As a borrower, I want to estimate my qualification for government programs and benefits. On the Government Qualification Estimation Page, I should be able to provide the necessary information in the Government Qualification Estimation tab and receive an estimation of my eligibility.

**Acceptance Criteria:**

1. The Government Qualification Estimation tab should be prominently displayed on the Government Qualification Estimation Page.
2. The tab should include the necessary fields to capture the required information accurately.
3. Mandatory fields should be clearly indicated, and validation should be performed to ensure the data entered is valid.
4. The entered information should be securely stored and transmitted.
5. Users should be able to save their progress and navigate to other tabs without losing their entered information.
6. The tab should have a "Submit" button to process the information and provide an estimation of government program qualification.

**Functional Flows:**

1. When the Government Qualification Estimation Page loads, the Government Qualification Estimation tab should be displayed by default.
2. The borrower can enter the required information in the respective fields.
3. Mandatory fields that are left empty should trigger an error message indicating that they need to be completed.
4. The application should perform validation checks on the entered data, such as valid income format, household size validation, etc.
5. Users should be able to navigate to other tabs (if available) and return to the Government Qualification Estimation tab without losing their entered information.
6. After providing the required information, the borrower can click the "Submit" button to process the information and receive an estimation of their qualification for government programs and benefits.

**Screen: Government Qualification Estimation - Government Qualification Estimation Tab**

**Fields:**

1. Household Size (Text Field)
   * Data Type: Numeric (Integer)
   * Minimum Value: 1 (minimum household size of 1)
   * Maximum Value: No predefined maximum value
   * Mandatory Field
2. Annual Income (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Mandatory Field
3. Marital Status (Dropdown)
   * Data Type: String (Selected value from a predefined list)
   * Mandatory Field
4. Dependents (Text Field)
   * Data Type: Numeric (Integer)
   * Minimum Value: 0 (no dependents)
   * Maximum Value: No predefined maximum value
   * Optional Field

**User Story: Preliminary Eligibility Assessment Tab - Preliminary Eligibility Assessment Page**

**Description:** As a borrower, I want to assess my preliminary eligibility for a mortgage loan. On the Preliminary Eligibility Assessment Page, I should be able to provide the necessary information in the Preliminary Eligibility Assessment tab and receive an assessment of my eligibility.

**Acceptance Criteria:**

1. The Preliminary Eligibility Assessment tab should be prominently displayed on the Preliminary Eligibility Assessment Page.
2. The tab should include the necessary fields to capture the required information accurately.
3. Mandatory fields should be clearly indicated, and validation should be performed to ensure the data entered is valid.
4. The entered information should be securely stored and transmitted.
5. Users should be able to save their progress and navigate to other tabs without losing their entered information.
6. The tab should have a "Submit" button to process the information and provide a preliminary eligibility assessment.

**Functional Flows:**

1. When the Preliminary Eligibility Assessment Page loads, the Preliminary Eligibility Assessment tab should be displayed by default.
2. The borrower can enter the required information in the respective fields.
3. Mandatory fields that are left empty should trigger an error message indicating that they need to be completed.
4. The application should perform validation checks on the entered data, such as valid credit score format, valid income format, etc.
5. Users should be able to navigate to other tabs (if available) and return to the Preliminary Eligibility Assessment tab without losing their entered information.
6. After providing the required information, the borrower can click the "Submit" button to process the information and receive a preliminary assessment of their eligibility for a mortgage loan.

**Screen: Preliminary Eligibility Assessment - Preliminary Eligibility Assessment Tab**

**Fields:**

1. Credit Score (Text Field)
   * Data Type: Numeric (Integer)
   * Minimum Value: 300
   * Maximum Value: 850
   * Mandatory Field
2. Annual Income (Text Field)
   * Data Type: Numeric (Decimal or Integer)
   * Minimum Value: 0
   * Maximum Value: No predefined maximum value
   * Mandatory Field
3. Employment Status (Dropdown)
   * Data Type: String (Selected value from a predefined list)
   * Mandatory Field
4. Property Type (Dropdown)
   * Data Type: String (Selected value from a predefined list)
   * Mandatory Field

**User Story: User Account Management Tab - User Account Management Page**

**Description:** As a user, I want to manage my account settings and personal information. On the User Account Management Page, I should be able to access the User Account Management tab and make changes to my account details.

**Acceptance Criteria:**

1. The User Account Management tab should be prominently displayed on the User Account Management Page.
2. The tab should include the necessary fields to manage the user account settings and personal information.
3. Users should be able to view and edit their account details, such as name, email address, and password.
4. Any changes made to the account details should be saved and reflected in the user's profile.
5. Mandatory fields should be clearly indicated, and validation should be performed to ensure the data entered is valid.
6. The entered information should be securely stored and transmitted.
7. Users should be able to update their account details and save the changes.

**Functional Flows:**

1. When the User Account Management Page loads, the User Account Management tab should be displayed by default.
2. Users can view their current account details, such as name, email address, and password.
3. Users can edit their account details by updating the respective fields.
4. Mandatory fields that are left empty should trigger an error message indicating that they need to be completed.
5. The application should perform validation checks on the entered data, such as valid email format, password complexity, etc.
6. After making the desired changes, users can click the "Save" or "Update" button to save the updated account details.
7. The application should confirm that the changes have been successfully saved and display a success message to the user.

**Screen: User Account Management - User Account Management Tab**

**Fields:**

1. Full Name (Text Field)
   * Data Type: String
   * Maximum Length: 100 characters
   * Mandatory Field
2. Email Address (Text Field)
   * Data Type: String (Valid email format)
   * Maximum Length: 255 characters
   * Mandatory Field
3. Password (Text Field)
   * Data Type: String
   * Minimum Length: 8 characters
   * Maximum Length: 50 characters
   * Mandatory Field
4. Confirm Password (Text Field)
   * Data Type: String
   * Minimum Length: 8 characters
   * Maximum Length: 50 characters
   * Mandatory Field