

User Research

"Loan Servicers don't understand my situation."

"As a borrower, I want to be able to verify or dispute adduced information to ensure that the BRM understands my situation."

"I had to restart the process."

"As a borrower, I want to be prompted with information I've already submitted through this process, so that I don't have to restart again."

"Loan servicers purposefully make the process complicated."

"As a borrower, I want to be guided through a simple process, so that I can quickly come to a resolution."

"Servicer doesn't have the answers."

"I don't understand why my document was rejected."

"As a borrower, I want to be decision made on my application explained to me, so that I understand my options and what is needed from me."

"I don't know what is needed from me."

"As a borrower, I want to be guided through a simple process, so that I know what's needed from me."

"I've gotten so much conflicting information."

"As a borrower, I want all of my conversations to be recorded and routes through one POC, so that I don't receive conflicting information."

Static Design Requirements

- Updating Account Information and Settings
- Access Past Records/Submitted Information
- Access BRM Chat
- Guided Process Information -> accessing past records, accessing chat, guided process

Main User Stories

- "As a borrower, I want to be guided through the process, so that I know what's need from me."
- "As a borrower, I want to be prompted with information I've already submitted through this process, so that I don't have to restart again."
- "As a borrower, I want to be able to verify or dispute assumed information to ensure that the BRM understands my situation."
- "As a borrower, I want all of my conversations to be recorded and routes through one POC, so that I don't receive conflicting information."
- "As a borrower, I want decisions made on my application to come with an explanation, so that I understand my options and what is needed from me."

Ideation

Progress Bar:

- What is an Application?
- Background Information
- Financial Information
- Document Capture
- Review
- Offer

When a borrower hovers over each section of the progress bar they will see a tool-tip explaining an overview of the step.

Financial Health Card

- Credit Score
- Debt to Income Ratio Percentage
- "We will continue to update, you can come back to track your financial health."

Property Card

- How much do you owe? - Outstanding Balance
- Monthly Payment
- Escrow
- Ideas: Card turns red if behind, yellow if overdue
- P&I and extra stuff: not super important right away

Documents Card

- Documents Needed

Interactive Tutorial

- Guided tutorial through pop-up notifications

Coolaboration:

- FV: invite co-borrower to work on application collaboratively
- V1: Email - Send email to co-borrower
- Legal: Input info on co-borrowers behalf?

Verify Information:

- "This is our understanding"
- Unpaid balance and unpaid interest and fees
- Property: We believe your house is worth this much
- P&I and T&I
- CTA: Verify or Dispute

Dispute Information:

- Chat: "I have a question about (options)? -> submit to the BRM chat -> Borrower directed to the chat -> BRM change w audit trail -> convo in chat as description in audit trail
- Tasks: Upload proof of dispute claim

Carousel Cards:

- For consistency with mobile-first design

Edit Application

- Given a step is completed, when the user clicks on that step, they can review and request to edit the information.

Notifications

- Directed through the chat
- Represented with bell through tasks

Prioritization

