1. A locally based program or dynamic web program that handles home loan pricing for prospective home buyers or people looking to refinance or take out a home equity loan or line of credit. (I worked as a Mortgage Loan Officer for 6 years. 2004-2010 so I have a strong understanding of what would be entailled and what an end user would want to see. I have worked with many programs similar to this design as a user, but we will make a better one! I also noticed that some of you may also be home owners and are familiar with the process. This would or could require two seperate programs. One for the user to enter the data for pricing, and one for an administrator to upload files of simulated rate sheets for different financial instutions.

2. A locally based program or dynamic web program that simulates a banking institution. This one would be a bit less dynamic. However, it would still involve a database and end users. This one may or may not require an administrator. This would give the user the ability to create his own accounts instead of having to visit a personal banker. The idea is to get rid of having to go to the bank. It can involve creating numerous types of accounts ranging from but not limited to Checking & Savings accounts, certificates of deposits or IRA accounts with diffferent time and penalty constraints, credit cards and lines of credits that can be limited to an individual's credit worthiness. It can also have debit cards linked to accounts. If possible I would like to incorprate customer service capabilities since I think that is what we all struggle with when having to deal with the bank.

One for the user to enter the data for pricing,