

INSPIRE - Phase 1-2 Product Requirements Document

Product Name: INSPIRE

Company: USDV Capital

Document Type: Phase 1-2 PRD (Intake / Pre-Qual + Full Application)

Version: 1.0

Last Updated: November 2025

1. Overview

This PRD covers the first two phases of INSPIRE's loan origination workflow:

- **Phase 1: Intake / Pre-Qualification (Quick App)** - Initial deal screening for new and existing clients
- **Phase 2: Full Application** - Comprehensive digital loan application by product type

These phases represent the borrower's entry point into INSPIRE and establish the foundation for all downstream processes.

2. Goals & Success Metrics

Goals

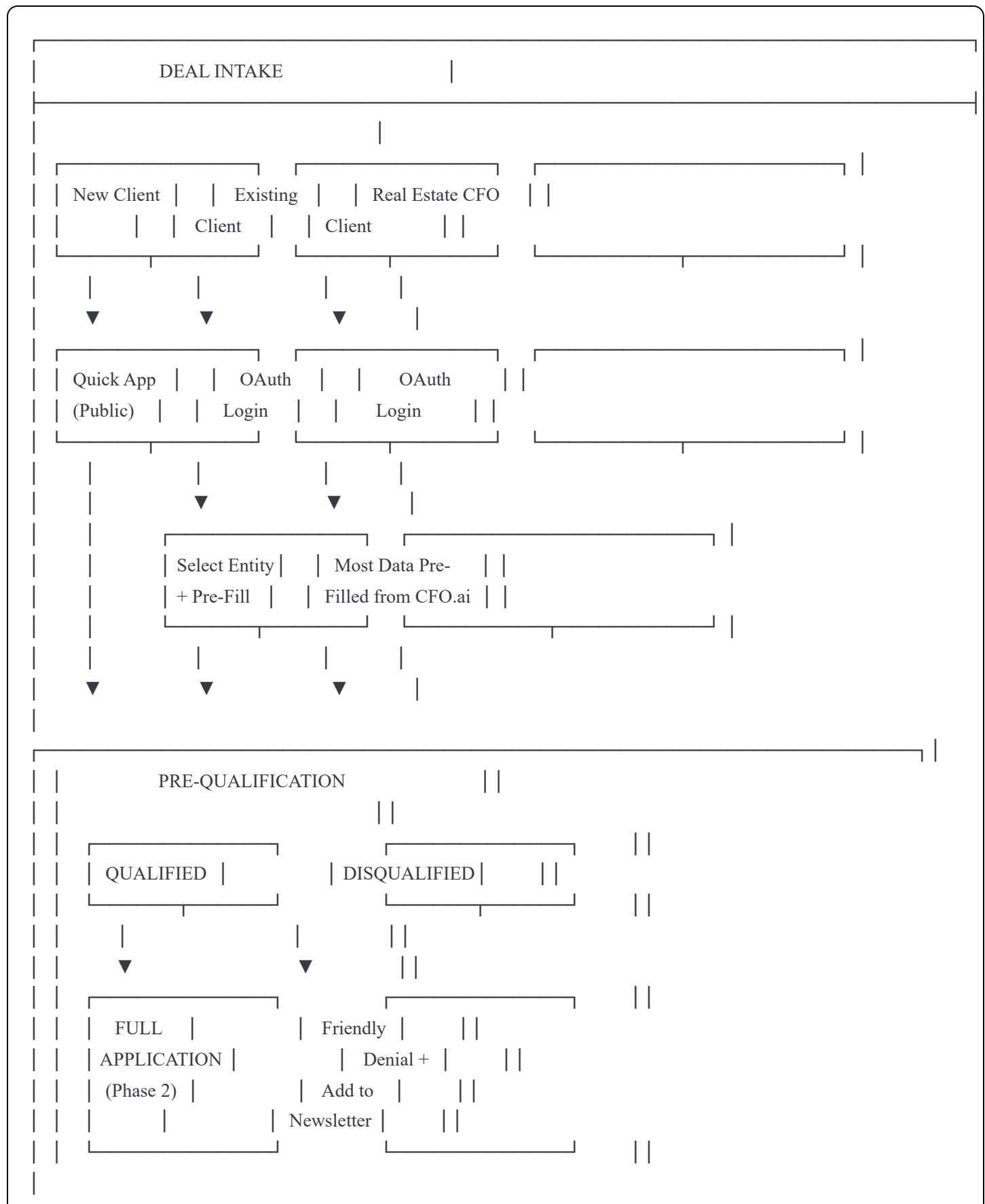
1. Enable rapid deal intake with minimal friction
2. Pre-qualify deals before investing underwriting resources
3. Capture all required application data digitally
4. Leverage existing client data to reduce redundant entry
5. Create a mobile-friendly experience completable in ≤ 5 minutes per property

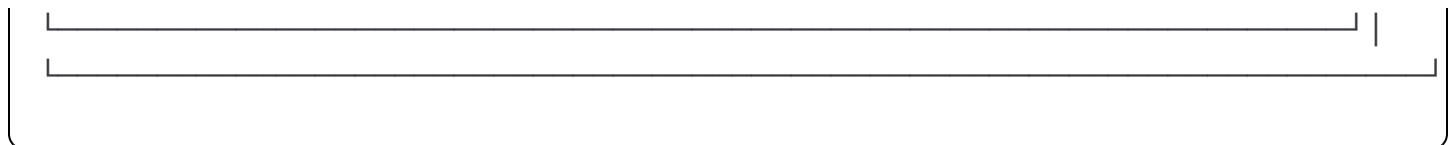
Success Metrics

Metric	Target
Quick App completion rate	>85%
Quick App average completion time	<3 minutes
Full App completion rate	>80%
Full App average completion time	<5 minutes per property
Data pre-fill accuracy	>95%
Mobile completion rate	>40% of submissions

3. User Flows

3.1 High-Level User Journey





4. Phase 1: Intake / Pre-Qualification (Quick App)

4.1 Overview

The Quick App is a lightweight, public-facing form embedded at borrower.usdvcapital.com that allows prospective borrowers to submit initial deal information for pre-qualification.

4.2 Access Paths

Path A: New Client (No Auth Required)

- Public form at borrower.usdvcapital.com
- No login required
- Captures all required pre-qual data from scratch

Path B: Existing Client (OAuth Login)

- Login via Google OAuth or email/password
- System recognizes client and pre-fills known sponsor information
- Client selects which borrowing entity to use
- Pre-qualification fields auto-populate from stored data

Path C: Real Estate CFO.ai Client (OAuth Login)

- Same login flow as existing client
- Maximum pre-fill from CFO.ai integration (future)
- Sponsor info, entity docs, PFS, track record already on file

4.3 Quick App Form Fields

Section 1: Sponsor Information



Field	Type	Required	Validation	Notes
Full Legal Name	Text	Yes	Min 2 chars	Primary guarantor
Email	Email	Yes	Valid email format	Used for account creation
Phone	Phone	Yes	Valid phone format	
Estimated Credit Score	Dropdown	Yes	300-850 range	Options: <620, 620-659, 660-699, 700-739, 740-779, 780+

Section 2: Co-Guarantors (Optional, Repeatable)

Field	Type	Required	Validation	Notes
Are there co-guarantors?	Boolean	Yes		If yes, show fields below
Co-Guarantor Name	Text	Conditional	Min 2 chars	
Co-Guarantor Est. Credit Score	Dropdown	Conditional	Same options	

Allow adding up to 5 co-guarantors

Section 3: Experience Metrics

Field	Type	Required	Validation	Notes
Fix & Flip deals completed (last 3 years)	Number	Yes	≥ 0	
Ground-up construction deals completed (last 3 years)	Number	Yes	≥ 0	
Rental properties currently owned	Number	Yes	≥ 0	

Section 4: Loan Type Selection

Field	Type	Required	Options
Loan Type	Radio	Yes	Fix & Flip / Bridge, Ground-Up Construction, DSCR Permanent

Loan type selection controls which additional fields appear

Section 5: Property Information

Field	Type	Required	Validation	Notes
Property Address	Address Autocomplete	Yes	Valid US address	Google Places API
Property Type	Radio	Yes	Single Family, Commercial	
<i>If Single Family:</i>				
Bedrooms	Number	Conditional	1-20	
Bathrooms	Number	Conditional	1-20	Allow decimals (2.5)
Square Footage	Number	Conditional	>0	
<i>If Commercial:</i>				
Commercial Type	Dropdown	Conditional	Multifamily, Hospitality, Retail, Office, Industrial, Mixed-Use	Flag for manual review

Section 6: Deal Economics (Conditional by Loan Type)

For Fix & Flip / Bridge:

Field	Type	Required	Validation
Do you already own the property?	Boolean	Yes	
Purchase Price (if not owned)	Currency	Conditional	>0
Original Purchase Price (if owned)	Currency	Conditional	>0
Renovation/Rehab Budget	Currency	Yes	≥ 0
After Repair Value (ARV)	Currency	Yes	>0

For Ground-Up Construction:

Field	Type	Required	Validation
Do you already own the land?	Boolean	Yes	
Land Purchase Price (if not owned)	Currency	Conditional	>0
Original Land Purchase Price (if owned)	Currency	Conditional	>0
Construction Budget	Currency	Yes	≥ 0
After Repair Value (ARV)	Currency	Yes	>0

For DSCR Permanent:

Field	Type	Required	Validation
Current Property Value	Currency	Yes	>0
Projected Monthly Rent	Currency	Yes	>0
Annual Property Taxes	Currency	Yes	≥ 0
Annual Insurance	Currency	Yes	≥ 0
Monthly HOA (if applicable)	Currency	No	≥ 0
After Repair Value (ARV)	Currency	Yes	>0

4.4 Pre-Qualification Logic

The system evaluates the Quick App submission against basic criteria:

Auto-Disqualify Conditions:

- Estimated credit score <620 (all guarantors)
- Zero experience for Ground-Up Construction
- Commercial property type (flag for manual review, not auto-disqualify)

Qualified Path:

- Meets minimum credit threshold
- Has relevant experience for loan type
- Property type is eligible

4.5 Disqualification Flow

If the deal does not pass pre-qualification:

1. Display friendly denial message explaining why
2. Capture email for newsletter/nurture
3. Add lead to CRM with disqualification reason
4. Offer to contact USDV for questions

Denial Message Template:

Thank you for your interest in USDV Capital!

Based on the information provided, this deal doesn't currently fit within our lending guidelines because [REASON].

We'd love to stay in touch. We've added you to our newsletter where we share market insights and lending updates.

If you have questions or believe there's additional context we should consider, please contact us at loans@usdvcapital.com.

4.6 Quick App UX Requirements

- **Progress Indicator:** Show step X of Y
- **Auto-Save:** Save progress on each field blur (for logged-in users)
- **Mobile-First Design:** Fully responsive, thumb-friendly inputs
- **Address Autocomplete:** Google Places API integration
- **Inline Validation:** Real-time error feedback
- **Conditional Logic:** Show/hide fields based on selections
- **Completion Time:** Target <3 minutes

5. Phase 2: Full Application

5.1 Overview

Upon passing pre-qualification, the borrower proceeds to the Full Application. This is a comprehensive digital form that captures all information needed to size the deal and proceed to underwriting.

5.2 Application Tracks

Based on Loan Type selected in Quick App:

1. **Fix & Flip / Bridge Application**
2. **Ground-Up Construction Application**
3. **DSCR Rental Application**

5.3 Data Pre-Fill from Quick App

All applicable fields from Phase 1 pre-populate into Phase 2:

Quick App Field	Full App Field
Sponsor full name	Primary Guarantor: First Name, Last Name
Email	Primary Guarantor: Email
Phone	Primary Guarantor: Phone
Estimated credit score	Estimated Credit Score
Co-guarantor names + scores	Additional Guarantors section
Property address	Property Address
Loan type	Application track + Loan Purpose
Property type (SF/Commercial)	Property Type
Bedrooms / Bathrooms	Unit details
Property owned status	Lot Status / Refinance indicator
Purchase price	Purchase Price / Lot Purchase Price
Rehab/Construction budget	Total Budget
Projected rent (DSCR)	Estimated Market Monthly Rent
Expenses (DSCR)	Annual Taxes, Insurance, HOA
ARV	Estimated After Repair Value
Experience metrics	Experience section

5.4 Shared Application Components (All Loan Types)

5.4.1 Borrowing Entity Information

Field	Type	Required	Options/Validation
Entity Name	Text	Yes	Or "TBD" if unknown
Company Type	Radio	Yes	Limited Partnership, LLC, Corporation, Other
Business EIN	Text (masked)	Yes	XX-XXXXXXX format
Registered States	Multi-select	Yes	US States

5.4.2 Borrowing Entity Ownership

Repeatable section for each owner

Field	Type	Required
First Name	Text	Yes
Last Name	Text	Yes
Ownership %	Percentage	Yes

Validation: Ownership must total 100%

Support for org chart upload if nested entities

5.4.3 Aggregate Experience (All Guarantors Combined)

Field	Type	Required
Areas of RE Operation	Multi-checkbox	Yes
Options: Fix & Flip, New Construction, Rentals, Commercial, Multifamily, Mixed Use		
Rental units owned (bought last 3 years)	Number	Yes
Total rental units owned (all time)	Number	Yes
Fix & Flips sold (last 3 years)	Number	Yes
New Construction builds (last 3 years)	Number	Yes
GC Status	Radio	Yes
Options: On Staff, Third Party		

5.4.4 Primary Guarantor Information

Field	Type	Required	Validation
First Name	Text	Yes	
Last Name	Text	Yes	
Primary Street Address	Text	Yes	
City	Text	Yes	
State	Dropdown	Yes	US States
Zip	Text	Yes	5 or 9 digit
Social Security Number	Text (masked)	Yes	XXX-XX-XXXX
Date of Birth	Date	Yes	Must be 18+
Phone Number	Phone	Yes	
Email Address	Email	Yes	
Country of Citizenship	Dropdown	Yes	
Estimated Credit Score	Dropdown	Yes	

5.4.5 Background Questions (Per Guarantor)

Question	Type	Required
Convicted of, plead guilty/no contest to, or currently accused of felony or crime involving fraud, financial malfeasance, or misrepresentation?	Yes/No	Yes
Party to any outstanding lawsuits?	Yes/No	Yes
Have any outstanding judgments?	Yes/No	Yes
Declared bankruptcy in past 4 years, or actively involved in bankruptcy?	Yes/No	Yes
Had foreclosure, deed in lieu, or short sale in past 3 years?	Yes/No	Yes
Recently delinquent on any mortgage or financial obligation?	Yes/No	Yes

If any "Yes" → Show text area for detailed explanation

5.4.6 Additional Guarantors

Repeatable section - same fields as Primary Guarantor

Button: "+ Add Co-Guarantor"

5.4.7 Personal Financial Statement

Option A: Upload existing PFS Option B: Complete in-app:

Liquid Assets:

Field	Type
Cash	Currency
Retirement Accounts	Currency
Stocks, Bonds	Currency
Other Liquid	Currency
Total Liquid	Calculated

Non-Liquid Assets:

Field	Type
Real Estate Assets	Currency
Autos	Currency
Other Personal Property	Currency
Total Non-Liquid	Calculated

Liabilities:

Field	Type
Real Estate Debt	Currency
Revolving Debt	Currency
Installment Debt	Currency
Notes Payable	Currency
Other Debt	Currency
Total Debt	Calculated

Net Worth: Calculated (Total Liquid + Total Non-Liquid - Total Debt)

5.4.8 Credit Authorization (FCRA Consent)

Display FCRA disclosure text Checkbox: "I authorize USDV Capital to pull my credit report" E-signature field

5.4.9 Third-Party Contact Information

Only required for first-time submissions or if contacts differ from prior loans

Property Access Contact:

- Contact Name, Phone, Email

Title Contact:

- Company Name, Contact Name, Phone, Email

Insurance Contact:

- Company Name, Contact Name, Phone, Email

Escrow/Closing Agent Contact:

- Company Name, Contact Name, Phone, Email

5.5 Fix & Flip / Bridge Application - Property Section

5.5.1 Property Information

Field	Type	Required	Options
Property Type	Radio	Yes	Single Family, Multi-Family (# units), Townhome, Condo
Address	Text	Yes	Pre-filled from Quick App
Unit #	Text	No	
City, State, Zip	Text	Yes	Pre-filled

5.5.2 Loan Details

Field	Type	Required	Options
Loan Purpose	Radio	Yes	Purchase, Refinance, Fix & Flip (rehab in progress), Bridge (no rehab)
Exit Strategy	Radio	Yes	Sell, Hold as Rental
Target Close Date	Date	Yes	
Requested Loan Amount	Currency	Yes	
Entity for Closing	Text	Yes	Pre-filled or "TBD"
Original Purchase Date (if refi)	Date	Conditional	
Time to Exit (months)	Number	Yes	

5.5.3 Deal Economics

Field	Type	Required
Purchase Price	Currency	Yes
Current Market Value	Currency	Yes
Total Rehab Budget Remaining	Currency	Yes
Rehab Already Completed (verified)	Currency	Yes
Estimated After Repair Value	Currency	Yes

5.5.4 Property Questions

Question	Type	Required
Will rehab draws be requested?	Yes/No	Yes
Are permits required?	Yes/No	Yes
→ If yes, do you have permits?	Yes/No	Conditional
→ If no, when expected?	Date	Conditional
Will property type change (e.g., SFR to duplex)?	Yes/No	Yes
Zoning changes required?	Yes/No	Yes
Intend to subdivide or request partial releases?	Yes/No	Yes
Existing mortgage on property?	Yes/No	Yes
→ If yes, lender name	Text	Conditional
→ Outstanding balance	Currency	Conditional
Other existing liens?	Yes/No	Yes
→ If yes, lien holder names	Text	Conditional
→ Outstanding balance	Currency	Conditional
Home under contract to be sold?	Yes/No	Yes
→ Contract amount	Currency	Conditional
Using third-party GC?	Yes/No	Yes
→ If no, does company have licensing?	Yes/No	Conditional
Will property have well or septic?	Yes/No	Yes
Relocating/adding mechanicals (HVAC, electrical, plumbing)?	Yes/No	Yes

5.5.5 Structural Questions (Affects Pricing/Eligibility)

Display warning: "Inaccurately answering may change quoted terms/eligibility"

Question	Type	Required
Removing 2+ load-bearing walls?	Yes/No	Yes
Adding livable SF to existing structure (e.g., finishing basement/attic)?	Yes/No	Yes
Expanding building envelope (e.g., addition, ADU)?	Yes/No	Yes

5.6 Ground-Up Construction Application - Property Section

5.6.1 Property Information

Field	Type	Required	Options
Property Type	Radio	Yes	Single Family, Multi-Family (# units), Townhome, Condo
Address	Text	Yes	Pre-filled
City, State, Zip	Text	Yes	Pre-filled

5.6.2 Loan Details

Field	Type	Required	Options
Loan Purpose	Radio	Yes	Vacant Lot/Ground-Up, Tear Down & Rebuild, Mid-Construction Refinance
Lot Status	Radio	Yes	Purchasing Lot, Paying Off Lot Loan, Lot Owned Free & Clear
Exit Strategy	Radio	Yes	Sell, Hold as Rental
Requesting Cash Out? (if equity)	Yes/No	Conditional	
Target Close Date	Date	Yes	
Requested Loan Amount	Currency	Yes	
Entity for Closing	Text	Yes	
Original Purchase Date (if refi)	Date	Conditional	
Time to Exit (months)	Number	Yes	

5.6.3 Deal Economics

Field	Type	Required
Lot Purchase Price	Currency	Yes
Current Lot Market Value	Currency	Yes
Total Construction Budget Remaining	Currency	Yes
Construction Already Completed (verified)	Currency	Yes
Estimated After Repair Value	Currency	Yes

5.6.4 Property Questions

Question	Type	Required
Is lot properly zoned and platted with parcel ID?	Yes/No	Yes
Do you have required building permits?	Yes/No	Yes
→ If no, when expected?	Date	Conditional
Any construction already completed (demo, foundation, etc.)?	Yes/No	Yes
→ If yes, cost completed	Currency	Conditional
Is lot ready to build within 60 days?	Yes/No	Yes
Do you have plans and specs?	Yes/No	Yes
Zoning changes required?	Yes/No	Yes
Intend to subdivide or request partial releases?	Yes/No	Yes
Existing mortgage on lot?	Yes/No	Yes
→ If yes, lien holder	Text	Conditional
→ Outstanding balance	Currency	Conditional
Other existing liens?	Yes/No	Yes
Home under contract to be sold upon completion?	Yes/No	Yes
→ Contract amount	Currency	Conditional
Using third-party GC?	Yes/No	Yes
Are utilities available at lot?	Yes/No	Yes
Will property have well or septic?	Yes/No	Yes

5.7 DSCR Rental Application - Property Section

5.7.1 Property Information

Field	Type	Required	Options
Property Type	Radio	Yes	Single Family, 2-4 Unit (# units), Townhome, Condo, Multifamily (# units)
Address	Text	Yes	Pre-filled
City, State, Zip	Text	Yes	Pre-filled

For multiple properties: Upload rent roll instead

5.7.2 Loan Details

Field	Type	Required	Options
Loan Purpose	Radio	Yes	Purchase, Refinance (Rate & Term), Refinance (Cash Out)
Original Purchase Date (if refi)	Date	Conditional	
Target Close Date	Date	Yes	
Requested Loan Amount	Currency	Yes	
Entity for Closing	Text	Yes	
Property Manager	Radio	Yes	Self Managed, Professional Management Company

5.7.3 Deal Economics

Field	Type	Required
Current As-Is Market Value	Currency	Yes
Estimated Market Monthly Rent	Currency	Yes
Current Monthly Rent (if leased)	Currency	No
Annual Taxes	Currency	Yes
Annual Insurance	Currency	Yes
Annual HOA Dues	Currency	No

5.7.4 Property Questions

Question	Type	Required
All properties currently rented?	Yes/No/NA	Yes
→ If no, current occupancy %	Percentage	Conditional
All properties in rent-ready condition?	Yes/No/NA	Yes
Subject to lease purchase option or ground lease?	Yes/No/NA	Yes
Existing mortgage?	Yes/No/NA	Yes
→ Mortgage company	Text	Conditional
→ Outstanding balance	Currency	Conditional
Other existing liens?	Yes/No/NA	Yes
→ Lien holders	Text	Conditional
→ Outstanding balance	Currency	Conditional
Will sponsors/entity members/family occupy property?	Yes/No	Yes
<i>If refinance:</i> Properties vested in proposed borrowing entity?	Yes/No/NA	Conditional
→ If no, how currently vested?	Text	Conditional
<i>If purchase:</i> Relationship with seller?	Yes/No/NA	Conditional
Is down payment/reserve borrowed or encumbered?	Yes/No/NA	Yes

5.8 Scope of Work / Construction Budget

Appears for Fix & Flip and Ground-Up Construction applications

Option A: Upload Existing Scope of Work

- File upload (PDF, Excel, Word)
- AI will parse and validate

Option B: Complete In-App Budget Builder

Header:

- Date
- Property Address (pre-filled)
- Project Description (text area)

Budget Line Items by Category:

Each line item has: Description, Location (interior items), Quantity, Budget

Preparation:

- Plans/Permits
- Demolition

Exterior:

- Roof
- Trim/Soffit/Fascia
- Gutters/Downspouts
- Front Porch/Portico
- Rear Porch/Deck
- Paint
- Siding
- Windows
- Shutters
- Doors
- Garage
- Fence/Gate
- Yard/Landscaping

Interior:

- Foundation
- Framing/Carpentry
- Insulation
- Drywall
- Paint
- Light Fixtures

Kitchen:

- Ceiling/Wall Repair
- Appliances

- Cabinets
- Countertops/Backsplashes
- Sink/Faucet
- Fixtures
- Floors
- Other

Bathroom:

- Shower/Tub
- Toilet
- Vanity
- Cabinets
- Floors
- Other

Mechanicals:

- Plumbing Rough
- Plumbing Finish
- Electrical Rough
- Electrical Finish
- HVAC Rough
- HVAC Finish
- Hot Water Heater

Flooring:

- Carpet
- Tile
- Wood

Completion:

- Other Appliances

- Hardware & Accessories
- Smoke/Fire Alarms
- Clean Out/Haul Off
- Contingency Reserve

Total: Calculated sum

5.9 Investor Experience & Portfolio

Appears for all loan types

Option A: Upload Existing Track Record & SREO

- File upload (PDF, Excel)

Option B: Complete In-App

Experience Summary:

Field	Type
Properties (last 12 months)	Number
Properties (last 36 months)	Number
Properties (lifetime)	Number

Current Schedule of Real Estate Owned:

Repeatable rows:

Field	Type
Address	Text
City, State, Zip	Text
Entity/Name on Title	Text
% Ownership	Percentage
Acquisition Date	Date
Investment Type	Dropdown (Rental, Fix & Flip, etc.)
Property Type	Dropdown (SFR, Multi, etc.)
Present Market Value	Currency
Mortgages & Liens	Currency
Net Rental Income	Currency

Recently Sold Properties:

Repeatable rows:

Field	Type
Address	Text
City, State, Zip	Text
Entity/Name on Title	Text
% Ownership	Percentage
Acquisition Date	Date
Disposition Date	Date
Purchase Price	Currency
Rehab Cost	Currency
Disposition Price	Currency

5.10 Business Purpose Certification & Signature

Display full legal disclosure text:

Borrower or its members ("Borrower") hereby warrants and represents that they wish to continue with the loan application, that the loan is for commercial purposes and not consumer purposes, and that the loan proceeds are intended to be used for commercial purposes only, not for personal, family or household purposes. Borrower also represents that none of the parties securing the loan is currently occupied by Borrower as their primary residence or vacation home, and that Borrower shall not occupy or reside in any of the properties during the term of the loan.

Checkbox: "I confirm I have read and understand the Borrower Certification of Business Purpose, that the information provided is complete and accurate, and that the properties are non-owner-occupied investment properties."

Electronic Signature Field

Date (auto-populated)

6. Multi-Property / Portfolio Support

For borrowers submitting multiple properties:

1. After first property, show "Add Another Property" button
 2. Property-specific sections repeat per property
 3. Borrower/Entity info captured once
 4. Summary view shows all properties before submission
 5. Each property can be different loan types (uncommon but supported)
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7. Existing Client Pre-Fill Logic

7.1 Data Retrieved on Login

When an existing client authenticates:

From Prior Loans:

- Borrowing entity information
- Entity ownership structure
- Guarantor personal information
- Background question responses (if recent)
- PFS (if recent)
- Track record / SREO
- Third-party contacts

7.2 Pre-Fill Confidence Indicators

Show visual indicator for pre-filled fields:

- Green checkmark: "Pre-filled from your records"

- Allow edit on all pre-filled fields
- Flag changed fields for audit

7.3 Document Auto-Attach

For existing clients with documents on file:

- Driver's license
- Passport / Green card
- Entity documents (Articles, Operating Agreement, etc.)
- W-9 / EIN Letter

Display: "We have these documents on file. Please confirm they're current or upload new versions."

8. Technical Requirements

8.1 Frontend

- **Framework:** Next.js (React)
- **Form Library:** React Hook Form
- **Validation:** Zod schema validation
- **Styling:** Tailwind CSS
- **Address Autocomplete:** Google Places API
- **File Upload:** Drag-and-drop with preview
- **Signature:** Embedded e-signature component

8.2 Backend

- **API:** Next.js API routes or Express
- **Database:** PostgreSQL
- **ORM:** Prisma
- **File Storage:** Google Drive API + S3 backup
- **Authentication:** NextAuth.js with Google OAuth + credentials

8.3 Integrations

- **Google Places API:** Address autocomplete

- **Google Drive:** Document storage
- **Email Service:** SendGrid for confirmations

8.4 Data Models

Reference Master PRD for full data model definitions

Key entities for Phase 1-2:

- Borrower
- Entity
- Deal
- Property
- Document

8.5 API Endpoints

```
POST /api/quick-app
→ Create new deal with status "prospect"
→ Return deal_id

POST /api/quick-app/:deal_id/qualify
→ Run pre-qualification logic
→ Update deal status to "qualified" or "disqualified"

GET /api/application/:deal_id
→ Return pre-filled application data

POST /api/application/:deal_id
→ Save application progress

PUT /api/application/:deal_id/submit
→ Validate complete application
→ Update deal status to "application"
→ Trigger notification

POST /api/application/:deal_id/documents
→ Upload supporting documents

GET /api/clients/:client_id/prefill
→ Return existing client data for pre-fill
```

9. Notifications

9.1 Borrower Notifications

Event	Channel	Template
Quick App submitted	Email	"Thank you for your submission"
Pre-qualified	Email	"Great news - you're pre-qualified!"
Disqualified	Email	Friendly denial (see 4.5)
Full App saved (incomplete)	Email	"Continue your application" (24hr reminder)
Full App submitted	Email	"Application received - next steps"

9.2 Internal Notifications

Event	Channel	Recipients
New Quick App	Email, Roam	Loan Officers
Deal Qualified	Email, Roam	Assigned LO
Full App Submitted	Email, Roam	Assigned LO, Processors

10. Security Requirements

- All PII fields encrypted at rest (SSN, DOB, etc.)
 - TLS 1.3 for all data in transit
 - SSN masked in UI (show last 4 only after entry)
 - Session timeout after 30 minutes inactivity
 - FCRA-compliant credit authorization capture
 - Audit log for all data access
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11. Accessibility Requirements

- WCAG 2.1 AA compliance
- Keyboard navigation support
- Screen reader compatible
- Sufficient color contrast

- Error messages associated with fields
 - Focus management on form progression
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12. Testing Requirements

12.1 Unit Tests

- Form validation logic
- Pre-qualification rules
- Pre-fill mapping
- Calculations (PFS totals, etc.)

12.2 Integration Tests

- OAuth flow
- API endpoints
- Database operations
- File upload/storage

12.3 E2E Tests

- New client Quick App → Full App flow
- Existing client pre-fill flow
- Disqualification flow
- Multi-property submission

12.4 UAT Scenarios

1. New borrower completes Quick App and Full App for Fix & Flip
 2. Existing client logs in and submits new DSCR loan
 3. Borrower is disqualified and receives proper messaging
 4. Borrower uploads Scope of Work document
 5. Borrower completes in-app budget builder
 6. Mobile user completes full flow
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13. Launch Checklist

- Domain configured: borrower.usdvcapital.com
 - Google OAuth credentials configured
 - Google Places API key active
 - Email templates created and tested
 - Database migrations applied
 - File storage (Google Drive) connected
 - SSL certificate active
 - Analytics tracking implemented
 - Error monitoring configured (Sentry)
 - Load testing completed
 - Security audit completed
 - FCRA disclosure reviewed by legal
 - UAT sign-off received
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End of Phase 1-2 PRD