USER REQUIREMENTS

1. Process modeling (entities and their traits)

Mount Wilson Capital’s employment staff consists of the owners, their staff, and different layers of clientele. Each staff member will have specific information such as a Social Security Number, a birthdate, address, phone number (optional), college degree (optional), proof of citizenship, state ID, gender, name [which will consist of a first and last name.], as well as a payment type, a staff type, hours worked and a unique Staff ID and Password for Access to the database. Each Applicant/clientele will have information like a name [consisting of First and last names.], a birthdate, email, Proof of citizenship, a Social Security Number, a State ID, a title provider (may be self or property owner), liability Insurance provider, and gender. Each applicant will be broken down into someone who maintains finances of or owns specific property(s). someone who maintains the finances of a specific property(s) and will provide their W2, credit score, income, assets, whether they have declared bankruptcy, are currently involved in a lawsuit, and they will also have the option of providing their Job Title/details. If the applicant owns the property then they will provide their exit strategy, renovation stage of the project, the address [consisting of the city, state, street, and zip] the current value of the property, the expected future value, and the acquisition date of the property.

The Applicant will also add whether they possess experience or not. If the applicant has prior experience with flipping or refinancing property, they will provide the Experience ID, contractor license number, as well as have the option to provide any active projects and/or previous projects. The applicant will also submit a Loan request which will have the purchase price of the property if not owned, percent of loan for construction, loan type, time table for renovations, percent for purchase of property if not owned, construction budget, and a loan ID.

1. Data modeling

The database will allow users to manually input credit scores, addresses, jobs, phone number, a SSN, State ID, email, gender, and DOB(date of birth), as well as other personal information regarding credibility for a loan. The database will:

1. Allow user to manually update information regarding a loan or client.
2. View respective applicants’ information.
3. Allow applicants to upload proof of identity
4. Allow applicants to upload proof of prior work and experience if wanted
5. Allow user to generate a list of possible applicants, accepted applicants and denied applicants.
6. Allow users to set loan term time and keep records of such.
7. Provide data to create a user interface graph/chart of possible risk
8. Allow employee access to database for loan related information and viewing.
9. Expected queries
10. Find details on individuals credit score
11. Find details of individuals related job experience if not null
12. Generated list of employees and their hours
13. Generate list of accepted loan requests
14. Generate list of rejected applicants
15. Generate list of undecided loan applicants
16. Find details related to time remaining for loan terms
17. Find related details on possible risk for undecided applicants
18. Find details to conduct background checks necessary for loan