

UX/UI Specification Document (UXS) — Project LENS (Texas V1)

Producto: AI Appraisal + On-site Verification + Certified Upgrade + Appraiser Network

Mercado inicial: Texas

Pagador objetivo V1: Lender / Inversionista (equipos de lending, private lenders, hard money, bridge, DSCR, etc.)

Plataformas: Web (Client + Admin), Mobile-first (Appraiser)

Idioma de UI (V1): English (US) (porque el usuario final opera en Texas/US).

Nota: el documento está en español, pero el **copy** está en **English (US)** listo para producción.

1) Principios UX (no negociables)

1. **Time-to-value < 60s:** el usuario debe generar un AI report en menos de 1 minuto de interacción (sin fricción).
 2. **Confidence + Liquidity, no solo “un número”:** siempre mostrar **Value Range + Confidence + Fast-Sale (≤ 90 días)**.
 3. **Upgrade sin drama:** On-site y Certified deben sentirse como “Add-ons” naturales (misma pantalla, mismo tracking).
 4. **Operable por Ops:** cada excepción (no show, acceso bloqueado, fraude, rework) debe estar **diseñada** en UI (no Slack manual).
 5. **Prueba y trazabilidad:** evidencias y logs visibles donde importan (especialmente certified).
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2) Arquitectura de información (IA) — Site Map

2.1 Client Web App (Lender/Investor)

- **Dashboard**
 - Recent Reports
 - Active Jobs (On-site / Certified)
 - Quick Actions (Run appraisal)
- **New Appraisal**
 - Address / Parcel
 - Property Type
 - Purpose
 - Run

- **Reports**
 - Report List (filters)
 - Report Detail
 - Share & Export
 - Upgrades (Order on-site / certified)
- **Jobs**
 - Job List
 - Job Detail (timeline + evidence + deliverables)
- **Team & Access**
 - Members
 - Roles/Permissions
- **Billing**
 - Payment Methods
 - Invoices
 - Usage (PAYG)
- **Support**
 - Tickets / Disputes
 - System Status (optional)

2.2 Appraiser Portal/App (Mobile-first)

- **Onboarding**
 - Account
 - License Verification
 - Coverage & Availability
- **Job Feed**
 - Offers
 - Accepted
 - Completed
- **Job Detail**
 - Scope checklist
 - Access contact
 - Capture evidence
 - Submit
- **Earnings**
 - Balance
 - Payouts
- **Settings**
 - Radius
 - Availability
 - Compliance

2.3 Admin Console

- **Ops Dashboard**
 - SLA & Exceptions
 - Unassigned jobs
 - Fraud flags

- **Jobs**
 - Job detail (reassign, rework, cancel)
 - **Appraisers**
 - Verification queue
 - Performance
 - **Pricing & Rules**
 - **Billing Ops**
 - Refunds
 - Payouts
 - **Disputes**
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3) Navegación y layout (Client Web)

3.1 Layout base

- **Top bar:** logo + search (address/report/job) + org switch + notifications + profile
- **Left nav:** Dashboard / New Appraisal / Reports / Jobs / Team / Billing / Support
- **Main content:** cards + tables + map modules
- **Sticky primary CTA en Report Detail:** “Order On-site” / “Order Certified” según contexto.

3.2 Responsive

- Desktop first (lenders trabajan en desktop).
 - Tablet: colapsar left nav.
 - Mobile: acceso mínimo (view + tracking), no optimizar para heavy analysis en V1.
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4) Modelo mental del producto (para UX)

El usuario (lender) vive en 3 ciclos:

1. **Underwrite fast:** “¿Vale lo que me dicen? ¿Cuánto presto?”
2. **De-risk:** “Necesito ojos en el interior / evidencia”
3. **Compliance:** “El banco exige certified y panel match”

La UI debe mapear exactamente esos 3 pasos como “Run → Verify → Certify”.

5) Flujos completos (User Journeys) + estados

5.1 FLUJO 1 — Sign up / Login (Client)

Objetivo

Entrar rápido y crear organización.

Pantallas

- Login
- Verify email (magic link o OTP)
- Create organization
- Add payment method (opcional gating)
- Invite team (opcional)

Reglas UX

- V1 recomendado: **Magic link** + opción “Use password instead”.
- Si no hay método de pago, permitir 1 reporte demo y luego exigir pago (decision de negocio).

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Login

- Title: “Sign in to LENS”
- Subtitle: “Fast appraisals. On-site verification. Certified upgrades.”
- Field: “Work email”
- CTA primary: “Send magic link”
- CTA secondary: “Use password instead”
- Helper: “We’ll email you a secure link. No spam.”

Create org

- Title: “Set up your workspace”
- Fields:
 - “Company name”
 - “Your role” (Owner / Underwriter / Analyst / Other)
- CTA: “Continue”

Invite team

- Title: “Invite your team”
 - Field: “Email address”
 - Role dropdown: “Role”
 - CTA: “Send invite”
 - Skip: “I’ll do this later”
-

5.2 FLUJO 2 — Run New Appraisal (AI Report)

Objetivo

Generar reporte AI rápido.

Pantallas

- New Appraisal (form)
- Processing (status)
- Report Detail (AI_REPORT)

Inputs + validaciones

- Address (autocomplete)
 - Must: normalización + confirm en mapa.
 - Error: “We couldn’t verify that address. Try adding ZIP code.”
- Parcel ID (opcional advanced)
- Property type: SFR / Condo / Townhome / Commercial / Land
- Purpose: Underwriting / Refi / Purchase / Sell / Internal analysis
- Optional: target hold period, fast-sale target (default 90d)

Processing states

- “Fetching property data...”
- “Finding comps...”
- “Building report...”
- “Finalizing PDF...”

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New Appraisal

- Title: “New appraisal”
- Address label: “Property address”
- Placeholder: “Start typing an address in Texas...”
- Link: “Use parcel ID”
- Property type label: “Property type”
- Purpose label: “Purpose”
- CTA primary: “Run appraisal”
- Helper: “Typical turnaround: under 2 minutes.”

Unsupported county

- Title: “Not available in this county yet”

- Body: “We’re expanding across Texas. Leave your email and we’ll notify you as soon as this area is supported.”
- CTA: “Join waitlist”

Processing

- Title: “Generating your report”
 - Sub: “This usually takes less than 2 minutes.”
 - Microcopy: “You can leave this page—we’ll notify you when it’s ready.”
 - CTA: “Go to dashboard”
-

5.3 FLUJO 3 — Report Detail (AI)

Objetivo

Que el lender entienda valor, rango, liquidez, confianza y riesgo; y decida upgrade.

Secciones (orden y jerarquía)

1. **Value Summary**
 - Estimated value (big)
 - Value range
 - Confidence score + explanation
2. **Liquidity View (Fast Sale ≤90 days)**
 - “Fast-sale estimate”
 - “Expected days on market” (si existe)
3. **Comps & Map**
 - comps table
 - similarity score (0–100)
4. **Risk flags**
 - data coverage
 - anomalies
5. **Property facts & sources**
6. **Upgrades**
 - On-site verification
 - Certified appraisal

CTAs (sticky)

- Primary: “Order on-site verification”
- Secondary: “Order certified appraisal”
- Tertiary: “Download PDF” / “Share”

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Header

- Breadcrumb: “Reports / 123 Main St, Houston, TX”
- Status pill: “AI Report”
- Actions: “Share” “Download PDF” “Duplicate”

Value Summary

- Title: “Estimated value”
- Range label: “Value range”
- Confidence label: “Confidence”
- Tooltip (confidence): “Confidence reflects data coverage, comps similarity, and market volatility.”
- Disclaimer small: “AI estimates are informational and not a certified appraisal.”

Liquidity

- Title: “Fast-sale estimate (\leq 90 days)”
- Helper: “A conservative price point designed to sell quickly.”
- Toggle: “Show base vs fast-sale” (optional)

Upgrades card

- Title: “Need higher certainty?”
- On-site: “On-site verification (photos + notes)”
 - Sub: “Local appraiser captures interior/exterior evidence and condition notes.”
 - CTA: “Order on-site”
- Certified: “Certified appraisal”
 - Sub: “A licensed appraiser reviews the draft, inspects the property, and signs the final report.”
 - CTA: “Order certified”

Share

- Title: “Share report”
 - Option: “Anyone with the link”
 - Expiration: “Link expires in: 7 days” (dropdown 1/7/30/never)
 - CTA: “Copy link”
 - Note: “Shared links are view-only.”
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5.4 FLUJO 4 — Order On-site Verification

Objetivo

Crear job, coordinar acceso, pagar, y trackear.

Pantallas

- Order On-site (scope + schedule + access)
- Checkout
- Job Tracking
- Evidence viewer
- Report updated (version bump)

Order On-site: configuración

Scope presets

- “Exterior only”
- “Interior + exterior (recommended)”
- “Interior focus (damage/condition)”
- “Commercial quick scan”
- “Land site visit (photos + notes)”

Checklist (UI guiada)

- Exterior: front, rear, sides, street view, roof line (best effort)
- Interior: kitchen, living, bedrooms, bathrooms, mechanical (best effort)
- Condition notes: “Mold odor” “Water damage” “Structural concerns” “Occupancy”

Scheduling

- Date range selector o time windows:
 - “Earliest available (recommended)”
 - “Schedule a window”
- Access contact
 - name
 - phone
 - email (optional)
 - “Relationship to property” (Owner / Tenant / Agent / Manager)

Authorization

- Checkbox required:
 - “I confirm I have permission to arrange access for an on-site inspection.”

Checkout copy

- “On-site verification fee”
- “Estimated completion: 48 hours”
- “You’ll receive: photo package + condition notes + report addendum”

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Order On-site

- Title: “Order on-site verification”
- Stepper: “Scope → Schedule → Review”
- Scope title: “What should we capture?”
- Schedule title: “When can we visit?”
- Access title: “Who will provide access?”
- CTA: “Continue”
- Final CTA: “Proceed to checkout”

Empty state (no appraisers)

- Title: “Limited coverage in this area”
 - Body: “We can still fulfill this request, but it may take longer.”
 - Options:
 - “Increase radius (recommended)”
 - “Request manual scheduling”
 - “Cancel”
-

5.5 FLUJO 5 — Job Tracking (Client)

Objetivo

Reducir soporte: timeline claro, SLA, y evidencias.

Timeline states

- Requested
- Assigned / Offered
- Accepted
- Scheduled
- In progress
- Submitted
- Delivered
- Closed

Elementos

- SLA countdown: “Due in 18h”
- Contact access info (masked)
- “Request reschedule”
- “Report issue”
- Deliverables
 - Evidence package (gallery)
 - Notes summary
 - Updated report version

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- Title: “On-site verification”
- Status: “Accepted by appraiser”
- SLA: “Expected delivery: Tue, Jan 6”
- CTA: “View evidence”
- CTA: “Download updated PDF”

Exception states

- “Access could not be confirmed”
 - “Appraiser no-show”
 - “Rework requested”
 - “Under QA review”
-

5.6 FLUJO 6 — Order Certified Appraisal (Client)

Objetivo

Cumplir exigencia de banco/panel (cuando aplique).

Pantallas

- Order Certified (bank/panel + schedule + access)
- Checkout
- Job tracking
- Final report locked

Inputs

- “Is this for a lender/bank panel?” Yes/No
- If yes:
 - Bank name (typeahead)
 - Panel requirement note
- Deadline (optional)
- Same access block as on-site
- Disclaimers: turnaround 72h+ (según condado)

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- Title: “Order a certified appraisal”
- Helper: “A licensed appraiser will inspect and sign the final report.”

- Panel field label: “Bank / panel requirement (optional)”
 - CTA: “Proceed to checkout”
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5.7 FLUJO 7 — Team, Roles & Permissions

Roles sugeridos (Client Org)

- **Org Owner:** billing, invites, all access
- **Underwriter:** create/view reports, order upgrades
- **Analyst:** create/view reports, no billing
- **Read-only:** view shared reports

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- “Invite member”
 - “Role”
 - “Remove access”
 - “Transfer ownership”
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5.8 FLUJO 8 — Billing (PAYG + invoices)

V1 recomendado

- Pay-as-you-go (por reporte + upgrades) con “credits” en V2.

Screens

- Payment methods
- Invoices list
- Invoice detail (PDF)

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- “Add payment method”
 - “Billing email”
 - “Download invoice”
 - “Request refund” (gated)
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5.9 FLUJO 9 — Support / Dispute

Categorías

- Incorrect address
- Evidence incomplete
- Access issues
- Value dispute (AI informational)
- Certified complaint (formal)

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- Title: “Contact support”
 - CTA: “Create ticket”
 - Status: “Open / In review / Resolved”
 - SLA text: “Typical response: within 24 hours.”
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6) Appraiser App/Portal — UX Spec (Mobile-first)

6.1 Onboarding & Verification

Steps

1. Create account
2. Submit license (state TX)
3. Identity basics (name, address)
4. Coverage radius + availability
5. Waiting room (Pending verification)

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- Title: “Become a LENS appraiser”
- CTA: “Submit for verification”
- Pending: “Verification in progress”
- Helper: “You’ll receive job offers once your license is verified.”

6.2 Job Offer Feed

Offer card

- Address + city/county

- Distance
- Job type (On-site / Certified)
- Payout
- Deadline (“Accept in 02:00”)
- CTA: Accept / Decline

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- Empty: “No offers right now”
- Helper: “Adjust your radius or availability to receive more offers.”

6.3 Job Detail

Sections

- Directions (map)
- Access contact (call/text button)
- Scope checklist
- Capture evidence
- Notes
- Submit

Guardrails

- Must: checklist enforcement (min photos)
- Must: “Start job” + timestamp
- Must: “Confirm access granted” checkbox before capture
- Should: offline capture

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- “Start inspection”
- “Capture required photos”
- “Add condition notes”
- “Submit package”

6.4 Evidence Capture UX

Structure

- Stepper by areas: Exterior → Kitchen → Living → Bedrooms → Baths → Mechanical → Extras
- Each step:
 - Required photo count

- Tips overlay (“Include full room corners”)
- Notes: voice-to-text + manual edit

Anti-fraud UI

- Banner if EXIF missing: “Some photos have missing metadata. Please retake if possible.”
- Geo mismatch warning: “Location does not match property area.”

6.5 Certified workflow (if job_type CERTIFIED)

- View AI draft sections
- Edit allowed blocks:
 - condition adjustments
 - comps selection (limited)
 - final value rationale
- Attestation screen
 - “I confirm I performed an on-site inspection and reviewed the report for accuracy.”
 - Sign/submit

7) Admin Console — UX Spec

7.1 Ops Dashboard

Widgets

- SLA breaches (today/7d)
- Unassigned jobs
- In-progress by county
- Fraud flags queue
- Acceptance rate

Actions

- Reassign
- Increase payout (surge)
- Contact appraiser (proxy)
- Put job on hold

7.2 Job Detail (Admin)

- Full timeline
- Evidence viewer + metadata
- Rework request (template)
- Cancel + refund path (finance)
- Internal notes

7.3 Appraiser Verification

- Queue
- Profile
- License doc viewer
- Approve/Reject
- Notes

7.4 Pricing Rules

- Base price by job type
 - County multiplier
 - Urgency multiplier
 - Payout split
 - Surge rules
-

8) Component System (Design System v1 — UI kit)

8.1 Componentes base

- Buttons: primary / secondary / ghost / destructive
- Inputs: text, typeahead, dropdown, date range, phone
- Pills: status, type tags
- Cards: report summary, job summary
- Tables: comps, reports list, invoices
- Modals: share, checkout confirm, cancel
- Toasts: success/fail
- Empty states
- Timeline component
- Evidence gallery (grid + fullscreen)
- Map module (pins + radius)

8.2 Componentes específicos

- **Value Summary Card**
- **Confidence Meter**
- **Fast-Sale Toggle**
- **Upgrade Cards**
- **Job SLA Banner**
- **Checklist Stepper** (appraiser)

8.3 Tokens semánticos

- Typography: Title / H1 / H2 / Body / Caption / Mono
- Spacing: 4/8/12/16/24/32
- Radius: sm/md/lg
- Shadows: low/med/high
- Color semantics:
 - `surface, text, muted, border`
 - `success, warning, danger, info`
 - status pills map a estado del job

8.4 Accesibilidad

- Contraste AA mínimo
 - Navegación teclado en tablas y modales
 - Labels + helper text visibles
 - Estados de error con mensajes accionables
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9) Copy Deck completo (EN-US) — Strings principales

Lista “production-ready” (puedes copiar/pegar a un JSON luego). Agrupado por módulo.

9.1 Global

- App name: “LENS”
- Tagline: “Fast appraisals. On-site verification. Certified upgrades.”
- Primary CTA: “Run appraisal”
- Search placeholder: “Search address, report, or job...”

9.2 Errors / system

- Generic error: “Something went wrong. Please try again.”
- Retry: “Retry”
- Offline: “You’re offline. Some actions may be unavailable.”
- Permission: “You don’t have permission to view this.”

9.3 New Appraisal

- “New appraisal”
- “Property address”
- “Use parcel ID”
- “Property type”
- “Purpose”
- “Run appraisal”
- “Generating your report...”
- “We’ll notify you when it’s ready.”

9.4 Report

- “Estimated value”
- “Value range”
- “Confidence”
- “Fast-sale estimate (≤ 90 days)”
- “Comparable sales”
- “Risk flags”
- “Sources”
- “Share”
- “Download PDF”
- “Order on-site verification”
- “Order certified appraisal”
- Disclaimer: “AI estimates are informational and not a certified appraisal.”

9.5 On-site order

- “Order on-site verification”
- “What should we capture?”
- “When can we visit?”
- “Who will provide access?”
- Checkbox: “I confirm I have permission to arrange access for an on-site inspection.”
- “Proceed to checkout”
- “Estimated completion: within 48 hours”

9.6 Certified order

- “Order a certified appraisal”
- “Bank / panel requirement (optional)”
- Attestation label in final report view: “Certified report (locked)”

9.7 Jobs

- “Job status”
- “Due in”
- “View evidence”
- “Request reschedule”
- “Report an issue”
- Exception: “Access could not be confirmed.”

9.8 Billing

- “Billing”
- “Payment methods”
- “Invoices”
- “Download invoice”
- “Request refund”

9.9 Appraiser

- “Job offers”
- “Accept offer”
- “Decline”
- “Start inspection”
- “Capture required photos”
- “Add condition notes”
- “Submit package”
- “Earnings”
- “Payouts”

9.10 Admin

- “SLA breaches”
 - “Unassigned jobs”
 - “Fraud flags”
 - “Reassign”
 - “Request rework”
 - “Approve”
 - “Reject”
 - “Update pricing rules”
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10) Estados vacíos (Empty states) y microinteracciones

Empty state: No reports

- Title: “No reports yet”
- Body: “Run your first appraisal to generate a value estimate in minutes.”
- CTA: “Run appraisal”

Empty state: No jobs

- “No active jobs”
- “Order on-site verification to add property evidence.”

Microinteracciones clave

- Toast success: “Report is ready.”
 - Toast success: “On-site order placed.”
 - Inline validation: phone format, address required, schedule window valid.
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11) Validaciones por campo (form spec)

Address

- Required
- Must resolve to geocode
- Must be Texas (V1)
- If partial: ask to confirm in map modal

Phone

- US format
- Must accept +1 optional
- SMS consent checkbox (si se usa SMS)

Scheduling window

- Must be \geq 2 hours window (configurable)
- Must not be in past
- “Earliest available” bypasses window

License number (appraiser)

- Required
 - Expiry date required
 - Verification status gating
-

12) Notificaciones (contenido + triggers)

Client

- Report ready (email)
- Job accepted
- Job scheduled
- Job delivered
- SLA breach / delay
- Refund processed

Appraiser

- New offer
- Reminder SLA
- Rework requested
- Payout initiated

Email subject examples (EN-US)

- “Your LENS report is ready: 123 Main St”
 - “On-site verification accepted”
 - “Action needed: access not confirmed”
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13) Seguridad y privacidad en UX

- Share links view-only, expirable, sin PII innecesaria.
- Access contact data: mostrar parcial a appraiser hasta ACCEPTED (opcional).
- Admin actions auditadas (reassign, refund, approve).