

# 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.

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## 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”.

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## 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).

## Copy (EN-US)

### 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...”

### Copy (EN-US)

#### 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”
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## 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”

### Copy (EN-US)

## 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”

## **Copy (EN-US)**

### **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

## Copy (EN-US)

- 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)

## Copy (EN-US)

- 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”
- 

## 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

### Copy

- “Invite member”
  - “Role”
  - “Remove access”
  - “Transfer ownership”
- 

## 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)

### Copy

- “Add payment method”
  - “Billing email”
  - “Download invoice”
  - “Request refund” (gated)
-

## 5.9 FLUJO 9 — Support / Dispute

### Categorías

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

### Copy

- Title: "Contact support"
  - CTA: "Create ticket"
  - Status: "Open / In review / Resolved"
  - SLA text: "Typical response: within 24 hours."
- 

## 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)

#### Copy (EN-US)

- 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

### Copy

- 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

### Copy

- “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 ( $\leq 90$  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”
- 

# 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.
- 

## **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"
- 

## 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).