**First iteration (normal scenario)**

A customer wishes to find out an approximate month mortgage for a house they are interested in.

1. The user logs on to the internet.

2. The Google web browser is displayed.

3. The customer types in [www.realtyspecialists.com](http://www.realtyspecialists.com).

4. The web browser displays Realty Specialists main web page.

5. The user clicks on the tab for the tools web page.

6. The web browser displays the tools web page.

7. The user clicks on the mortgage calculator link.

8. The web browser displays the mortgage calculator web page.

9. The user clicks on the drop down menu and chooses the number “30” on the “Loan term in years” text box.

10. The user tabs to the “Expected interest rate:” text box and enters the number “4.5”.

11. The user tabs to the “Home sale price or estimated value:” text box and enters the number “150,000”.

12. The user tabs to the “Amount of the loan:” text box and enters the number “150,000”.

13. The user tabs to the “Annual property taxes:” text box and enters the number “1200”.

14. The user tabs to the “Annual hazard insurance:” text box and enters the number “120”.

15. The user tabs to the “Annual HOA dues:” text box and enters the number “0”.

16. The user Clicks on the “Calculate” button.

17. The web browser updates the picture to the right and displays

Results:

Your estimated monthly principal and interest payment is $760

Your estimated monthly private mortgage insurance payment is $112

Your estimated monthly property tax payment is $100

Hazard Insurance $10

Homeowner's Association Dues $0

Your total estimated monthly payment is $982

18. The user exits out of the web browser.