**🧾 Product Requirements Document (PRD)** **Product Name:** ReAlign MVP **Focus:** Mobile-First Communication for Short Sale Coordination **Version:** 1.7 **Date:** May 21, 2025

**📌 1. Objective** Short sale negotiators routinely face delays due to:

* Unclear or slow document collection
* Uncoordinated communication between parties
* No centralized view of transaction status or bottlenecks

ReAlign solves this by giving negotiators a mobile-first app to:

* Trigger specific, trackable document and signature requests
* Post updates and manage transaction timelines
* Provide visibility into what’s holding up a transaction
* Allow all parties to upload relevant documents, with proper access control
* Let homeowners securely upload sensitive financial documents via mobile

**🎯 2. Goals**

* Eliminate redundant follow-ups and disorganized email threads
* Accelerate document collection
* Offer a simple interface for all parties, especially homeowners
* Centralize communication and visibility across roles
* Make bottlenecks obvious and fixable

**👥 3. Target Users**

* **Primary:** Short Sale Negotiators
* **Secondary:**
  + Homeowners
  + Listing Agents
  + Buyer’s Agents
  + Escrow Officers
  + Buyers

**📱 4. Core Features & Requirements**

**4.1 Transaction Phase Timeline**

* FR-4.1.1: A dropdown interface shall allow the negotiator to update the current phase of the file.
* FR-4.1.2: A visual timeline shall display the standard short sale stages.
* FR-4.1.3: Phase labels shall be static (not editable in MVP).
* FR-4.1.4: Phase updates made by the negotiator must be persisted to the backend.

**4.2 Party-Specific Status Tracker**

* FR-4.2.1: A card UI shall display each of the following fixed party roles: Seller, Buyer, Listing Agent, Buyer’s Agent, Escrow.
* FR-4.2.2: Status options for parties shall be: ✅ Complete, ⚠️ Pending, ❌ Overdue.
* FR-4.2.3: The negotiator shall manually update party statuses.
* FR-4.2.4: The system shall allow the negotiator to decide when to trigger update notifications to parties regarding status changes (i.e., notifications are not necessarily automatic on status change).

**4.3 Message Feed**

* FR-4.3.1: A threaded conversation view shall be available per transaction.
* FR-4.3.2: All messages shall be timestamped.
* FR-4.3.3: Only the negotiator can initiate new top-level posts/messages.
* FR-4.3.4: All other transaction parties can reply to existing messages/threads.
* FR-4.3.5: Messages shall not be editable or deletable by users in MVP.

**4.4 File Upload (All Roles)**

* FR-4.4.1: All transaction participants (Negotiator, Seller, Buyer, Agents, Escrow) may upload documents relevant to their role and the transaction. Examples include:
  + Negotiator: Short Sale Affidavit
  + Buyer’s Agent: Revised pre-approval letter
  + Escrow: Updated datedown title report
  + Homeowner: Pay stubs, hardship letter, bank statements
* FR-4.4.2: Uploads shall be scoped by transaction membership; users can only upload to transactions they are part of.
* FR-4.4.3: Each upload must have a visibility setting, selectable by the uploader at the time of upload:
  + 'Private': Viewable only by the negotiator and the uploader. This is the default setting.
  + 'Shared': Viewable by all parties in the transaction.
* FR-4.4.4: The file upload interface must support drag-and-drop (desktop) and mobile photo capture/file picker.
* FR-4.4.5: For failed uploads, the UI must display an error message next to the attempted file name (e.g., 'Upload failed. Please try again.') and provide a clear 'Retry' button. Multiple retries must be allowed.
* FR-4.4.6: Client-side image compression is mandatory for all photo/image uploads to reduce file size before transfer. A maximum file size of 10MB (post-compression) is enforced by the backend.

**4.5 Document Request System**

* FR-4.5.1: The negotiator shall select document request types from a hardcoded preset list of templates. Custom creation of new document request types by the negotiator is not available in MVP.
* FR-4.5.2: When a negotiator resets a document request status to 'pending' (e.g., if a document is incomplete or incorrect), they must be able to optionally add a brief note (e.g., 'Missing signature on page 2') explaining the reason for the revision. This note will be visible to the assigned party.
* FR-4.5.3: Triggered document requests shall send notifications to the assigned party. For MVP, the supported notification channels are:
  + In-app notification (visible in the user's transaction view)
  + Email
  + SMS (if user has provided a phone number and opted-in; opt-out link must be included in SMS)
  + Device push notification (if the user has enabled push notifications for the ReAlign application and the device/platform supports it).
* FR-4.5.4: The system should attempt delivery via all opted-in/enabled channels for a triggered request.

**5. Non-Goals for MVP**

* Customizable document request templates by users.
* Editable/deletable messages.
* Advanced reporting or analytics.
* Full E2E testing automation (focus is on manual testing for MVP, automation post-MVP).
* Real-time collaborative editing of documents.
* Global search across all transactions (search is scoped within a transaction if implemented).
* Internationalization (i18n) and Localization (l10n).

**Summary** This MVP is purpose-built for speed, clarity, and reliability in communication-heavy, deadline-sensitive short sale transactions. All features are pre-configured, static where appropriate (e.g., phase labels, document request templates), and optimized to reduce friction and avoid bottlenecks. Full customization and dynamic permissions may be considered in future releases post-launch.