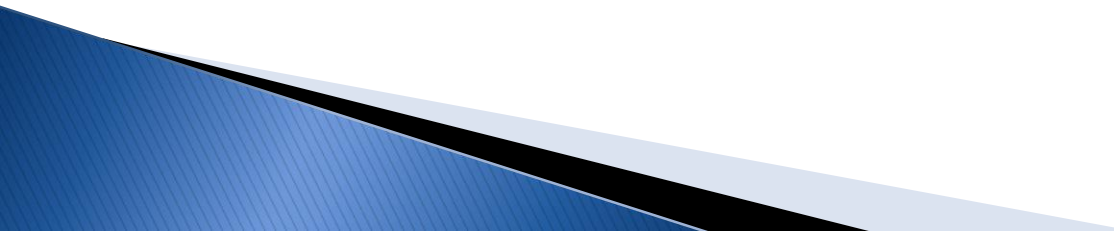


Competitive Analysis for AFCU

Agenda

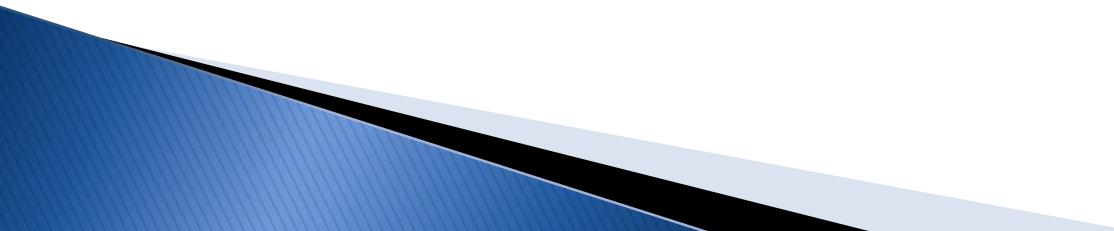
- ▶ Introduction
 - ▶ Mortgage
 - ▶ Home Equity
 - ▶ Auto Loan
 - ▶ Navigation
 - ▶ Summary
- 

Introduction



- ▶ Brendan Jonesrebandt
User Experience Analyst with BusinessOnLine
- ▶ UCSD Cognitive Science – Specialization in Human Computer Interaction
- ▶ Research experience in life-logging technologies, user center design methods, and usability testing.

Introduction– What we will compare

- ▶ Starting page content
 - ▶ Calculators
 - ▶ Loan consultant
 - ▶ Application process and form design
 - ▶ Navigation, step status, and button design
 - ▶ Persuasive design elements
- 

Introduction– Who we are comparing

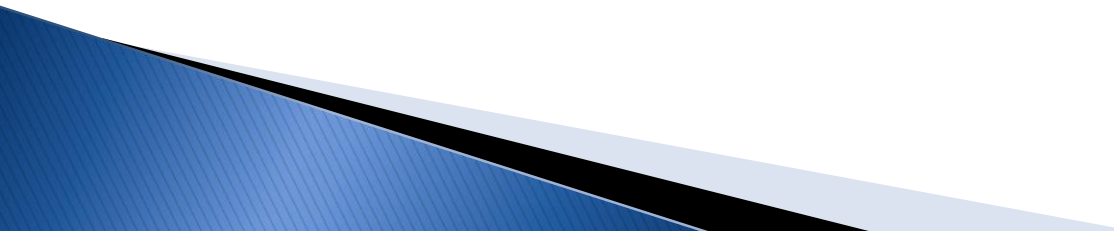
▶ ZIONS BANK®



▶ CHASE 

▶  **MOUNTAIN AMERICA**
CREDIT UNION

Introduction– Why we are comparing them

- ▶ Competitors were chosen during the discovery phase
 - ▶ Look for other solutions to accomplish similar tasks
 - ▶ Validate findings from user testing
- 

Mortgage Starting Pages



[BECOME A MEMBER](#) [CONTACT US](#) [RATES](#) [CAREERS](#) [FINANCIAL FIRSTS](#)

[PERSONAL](#)

[BUSINESS](#)

[INVESTMENTS](#)

[FINANCIAL TOOLS](#)

[ABOUT US](#)

[ONLINE BANKING LOGIN](#)

[HOME](#) / [PERSONAL](#) / [LOAN PRODUCTS](#) / [HOME LOANS](#) / [MORTGAGE](#)

HOME LOANS

[Home Loans Overview](#)

[Mortgage](#)

- ▶ [Mortgage Overview](#)
- ▶ [Fixed Rate](#)
- ▶ [Adjustable Rate](#)
- ▶ [Jumbo](#)
- ▶ [Specialty](#)
- ▶ [Mortgage Originators](#)

[Home Equity Line of Credit](#)

[Home Equity Term](#)

Mortgage Overview

America First offers two convenient ways to apply for your mortgage.

Apply Online

How? Simply complete the America First Mortgage application by clicking Apply Now. Approval is fast.

[APPLY NOW](#)

Apply Over Phone

How? Have a Mortgage Loan Officer contact you. We will call you to take your application over the phone and answer your questions.

[REQUEST A CALL](#)

Home Rates

[MORTGAGE](#) [HE](#) [GOVT](#) [SPECIALTY](#)

Mortgage Rates

Type	Rate	APR
10 Year Fixed	3.875%	4.0224%
15 Year Fixed	4%	4.1023%
20 Year Fixed	4.375%	4.4559%
30 Year Fixed	4.5%	4.5591%

Rates Effective July 08, 2010

[Payment Example](#)

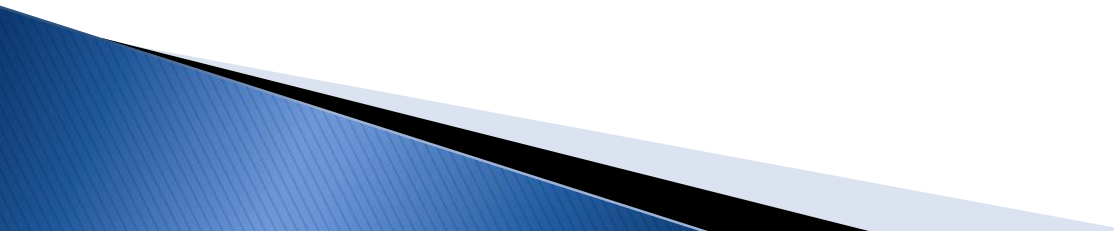
[View More Rates](#)

Payment Calculator

[Home Value](#)



Recap of User Testing: Mortgage Starting Page

1. The “Apply Now” button is taking users to the loan consultant. It’s better that we make it clear, so users don’t feel scared to click on it.
 2. Calculator: Give default values or guidance in the property tax and insurance area.
 3. Don’t change the layout dramatically when users click on different loan options.
 4. Put a link to the glossary that we see later in the consultation page.
 5. Provide more wizard function to guide users.
 6. Put more links to the educational pages that we see in the consultation page.
- 

[Home](#)[Check Rates](#)[Apply Now](#)[Resources](#)

Get a new

mortgage

from your living room

Our mortgage professionals are ready to help!

[Apply Now](#)

Large call to action

QUICK

[Click Here](#)[Click Here](#)[Click Here](#)[Click Here](#)[Click Here](#)

Educational links, not specific enough though with resources

Get a Quote

What to Expect

Finish Applying

Use Our Resources

Apply Online Or Give Us a Call At 1-800-727-8893**Confused about which program to choose?**

We offer a variety of loan options to choose from including fixed rate mortgages and adjustable rate mortgages. We offer easy to understand explanations of each program on the site and a Loan Advisor is always just a call or e-mail away!

Free Pre-qualifications

We offer free pre-qualifications, so you can shop for your home knowing that you can afford the mortgage.

Ready to close on your mortgage quickly?

We can get your mortgage approved in minutes, rather than days or weeks!

[Banking](#)[Loans & Credit](#)[Insurance](#)[Investing](#)[Customer Service](#)

Wells Fargo Home

[Print this page](#)

Has a home button for mortgages in addition to the Wells Fargo home

Mortgage calculator

Calculate Rates and Payments

Evaluating your options. See estimated payments for different types of loans.

Loan Purpose

Home Value \$

Loan Amount \$

Property State

Property County

Achieve Your Goals

[Buy Your First Home](#)
[Learn Why It Could Be a Good Time to Buy](#)
[Discover the Potential of a Reverse Mortgage](#)
[Begin Your Application](#)

Tools & Calculators

[Homebuying](#) | [Refinancing](#)
[Home Sales Monitor, Interest Rate Alerts & More](#)
[Finding the Right Loan for You](#)
[More Mortgage Tools and Calculators>>](#)

Related Solutions

[Financing for Military Personnel and Veterans](#)
[Exploring Home Equity Solutions](#)
[Take Charge of Your Credit](#)
[Home Mortgage en español](#)

We're in your neighborhood. We have a diverse network of mortgage consultants in more than 2,000 mortgage stores. Find a [Local Mortgage Consultant](#).

How Wells Fargo Can Help

[Homebuying](#) | [Refinancing](#)
[Existing Customers: Streamlined Refinance](#)
[Take Steps to Avoid Foreclosure](#)
[Why Choose Wells Fargo?](#)

Manage Your Mortgage

[Sign Up for Online Access](#) | [Sign On](#)
[Win up to \\$15,000](#)
[Compare Mortgage Payment Options](#)
[Loans Serviced by America's Servicing Company®](#)

Confident Closings

Ask about our money-backed [Wells Fargo Closing Guarantee](#)SM

Contact Us

[Find a Local Mortgage Specialist](#)
Homebuying or Refinancing 1-877-937-9357 | [Hours](#)
Account Management 1-866-234-8271 | [Hours](#)
[Email Us](#)



Homeowner Assistance

Mortgage payment problems? Get options.
[▶ Learn More](#)



Win up to \$15,000

Switch to Online Only Mortgage Statements
[▶ Switch Now](#)

[Purchase Necessary](#)

Link to the loan consultant hidden by the other links

Lots of links to educational pages broken up by categories

[Housing Lender](#)[Privacy & Legal](#) | [Report Error](#)

Access your mortgage information online

CASH BACK
ON A MORTGAGE

Exclusively for Chase Checking Customers.

1%
CHASE EXCLUSIVESM
MORTGAGE
CASH BACK

[NEW OFFER DETAILS >](#)

Chase Mortgage

We can help you find a home mortgage or refinance solution that makes sense, and back it with the service you expect.

[Log On](#)

Current customers

- ▶ [Our hours and more ways to contact customer service](#)
- ▶ [Making mortgage payments](#)
- ▶ [Refinancing your Chase mortgage](#)

[See more choices](#) ▼

Important advice

▶ HELP FOR HOMEOWNERS

Details on President Obama's Plan and expanded options to help you keep your home.

Privacy and security

- ▶ Chase helps keep you and your personal information [safe and secure against fraud](#).



Purchase a home

- ▶ [Check mortgage rates](#)
- ▶ [What loan suits your needs?](#)
- ▶ [Homebuyer's guide](#)
- ▶ [Planning tools & calculators](#)



Refinance

- ▶ [Check refinance rates](#)
- ▶ [What loan suits your needs?](#)
- ▶ [Refinancing guide](#)
- ▶ [Calculators & tools](#)

Links to educational materials, changed wording to make language more understandable to user

Mortgage home button

Broken up based on intention in clear language: purchasing or refinancing

Today's rates as of 10/22/10 9:45AM ET
(Average rates to the nearest point)

Product	Rate	APR
30-yr fixed	4.625%	4.722%
15-yr fixed	4.125%	4.329%
7/1 ARM	3.875%	3.665%
5/1 ARM	3.500%	3.477%

▶ [Get a complete quote](#)

Rates shown are available in all states.

Current rates, doesn't require user to do anything

fax: 866-451-1055

- ▶ [Contact me](#)
- ▶ [Get pre-qualified](#)
- ▶ [Unselect me as your preferred contact](#)
- ▶ [Customer service](#)

Popular links

- ▶ [Chase-owned properties](#)

[Home](#) > [Home Loans](#) > Buying a Home

BUYING A HOME

A home is one of the largest purchases you'll ever make. That's why it's so important to take steps to ensure you get the best financing with Mountain America's full line of purchase mortgages.

- 100% First-Time Home Buyer Loans
- Conventional Loans
- FHA Loans
- Home Loan Payment Relief (HLPR) Program
- Lot Loans
- Construction Loans
- Jumbo Loans

Educational Links, clearer language will help users navigate them more effectively

APPLY NOW

Call to action

[Meet with a Mortgage Specialist](#)

Rates already shown, does not require user to do anything

LOGIN TO ONLINE BRANCH

MORTGAGE LOANS

- Refinance
- Home Equity Loans
- Reverse Mortgages
- More

TOOLS

- Mortgage Calculators
- Available Real Estate
- Learn More
- The Road to Homeownership
- Apply Now
- More

Have tools to help users decide on mortgage options

TODAY'S RATES

As of 7/30/2010

View all rates

30-yr fixed

AS LOW AS

4.50 %

4.62 % APR

15-yr fixed

AS LOW AS

4.00 %

4.21 % APR

2nd mortgage

AS LOW AS

5.49 %

Home Equity

AS LOW AS

4.00 %

Summary Slide of Mortgage Starting Page

- ▶ Validate User Testing Findings
 - Calculators let users see if they can afford payments
 - Calls to action need to be visible
- ▶ New Discoveries
 - Mortgage home button increases ease of arriving at the mortgage starting page
 - More appropriate diction increases usability
 - Current rates provide users an easy estimate

Mortgage Calculators

Payment Calculator

Home Value

Loan Amount

Term (years)

Interest Rate

Property Tax (yearly)

Insurance (yearly)

Calculate

© 2010 Leadfusion, Inc

MORTGAGE CALCULATORS



How much will my mortgage payments be?

INPUTS

RESULTS

GRAPHS

TABLES

HELP

Rates posted are for calculation purposes and in no way reflect what is offered or promoted by America First Credit Union. Please see our Current Rate schedules for accurate information.

Principal And Interest	\$514
Taxes and insurance	\$183
Mortgage insurance	\$0
Total Payment	\$697

Your PMI might be deductible [\[find out more\]](#)

You might be eligible for a First-Time home buyer's credit [\[find out more\]](#)

NEXT STEPS

- [Apply Now for a Mortgage Loan](#)
- [Call 1-866-224-2157 to Speak With a Loan Specialist](#)
- [Learn Which Home Loan is Right for You](#)
- [View Current Rates](#)

My Email address is:

I'd like to receive these results via Email so I can print, save or share with others. [\(See an example\)](#)

- ☒ Please email me special offers and promotions from America First Credit Union. We never sell your information to third parties and is for internal promotional use only. [\(Read our full privacy policy here\)](#)

Email Results

Almost the same as the Wells Fargo and MACU Calculator

No way to easily change the entries

Seems very dubious that the results would need to be emailed, almost a trick to get users to sign up for newsletter

[Home](#)[Check Rates](#)[Apply Now](#)[Resources](#)[Loan Programs, Rates & Fees](#)[Closing & Beyond](#)[Your Application](#)[Calculators](#)[Your Property](#)[Glossary](#)

Calculators

To choose another calculator, simply select one from the drop-down list below and click "Go!"

Can change the calculator from this page

Mortgage Loan Calculation

Use this calculator to get an idea of what your monthly payment would be if you know the loan amount you're looking for. You'll also be able to print an amortization schedule to see your payment breakdown for the life of the loan.

Fixed Mortgage Loan Calculator

☐ Total payments☒ Principal balances

Loan Information:

Mortgage amount:

Term:

Interest rate:

Monthly payment (PI):

Annual property taxes:

Annual home insurance:

Monthly payment (PITI):

Prepayments:

Type:

Amount:

Start with payment:

Savings:

☒ Report amortization schedule by

☐ month

Principal balances

Year Number	Thousands of Dollars
0	200
3	195
6	185
9	170
12	150
15	125
18	100
21	75
24	50
27	25
30	0

Adjusts as the user changes the numbers

Shows a report

Which is better: a 15 or 30 year mortgage term?

ZIONS BANK®

15 year term saves you \$47,365, but costs an additional \$104 per month.

A 15 year mortgage term will save you \$47,365 in interest, but only if you can afford an additional \$104 per month. Total payments for a \$50,000, 15 year mortgage at 7.750% is \$84,715. Total payments for the same loan with a 30 year mortgage at 8.000% is \$132,080.

Mortgage Comparison		
	15 year mortgage	30 year mortgage
Loan amount	\$50,000	\$50,000
Interest rate	7.750%	8.000%
Monthly payment	\$470.64	\$366.88
Total interest	\$34,715	\$82,080
Total payments	\$84,715	\$132,080

Report shows way too much information

Easy to compare the different choices

Income Taxes		
Mortgage term can make a difference in not only the interest you pay, but you can also increase your income tax deduction. Take a look at the results of how the different terms stack up.		
	Interest	
	15 year mortgage	30 year mortgage
First months interest	\$322.92	\$333.33
First months principal	\$147.72	\$33.55
First years interest	\$3,811	\$3,985
First years tax savings	\$1,067	\$1,116
Avg. years tax savings	\$648	\$766

15 Year Payment schedule

Nbr	Payment	Principal	Interest	Ending Principal Balance
				\$50,000.00
1	\$470.64	\$147.72	\$322.92	\$49,852.28
2	\$470.64	\$148.68	\$321.96	\$49,703.60
3	\$470.64	\$149.64	\$321.00	\$49,553.96
4	\$470.64	\$150.60	\$320.04	\$49,403.36
5	\$470.64	\$151.58	\$319.06	\$49,251.78
6	\$470.64	\$152.56	\$318.08	\$49,099.22
7	\$470.64	\$153.54	\$317.10	\$48,945.68
8	\$470.64	\$154.52	\$316.11	\$48,791.15

Monthly payment

Almost the same as AFCU



How much will my mortgage payments be?

 [Print this page](#)

- Inputs
- Results
- Graphs
- Tables
- Help

Principal And Interest	\$716
Taxes and insurance	\$458
Mortgage insurance	\$78
Total Payment	\$1,252

Where to go from here

Results sorted into tabs

Next Steps

Simple monthly expenditures

- > [Track interest rates by email](#)
- > [Download Homeownership Guides](#)
- > [Answer a few questions: Get loan recommendations](#)

Takes you to the next tab


[view graphs](#) 

Main call to action listed lower



Begin Your Application [> Start Now](#)

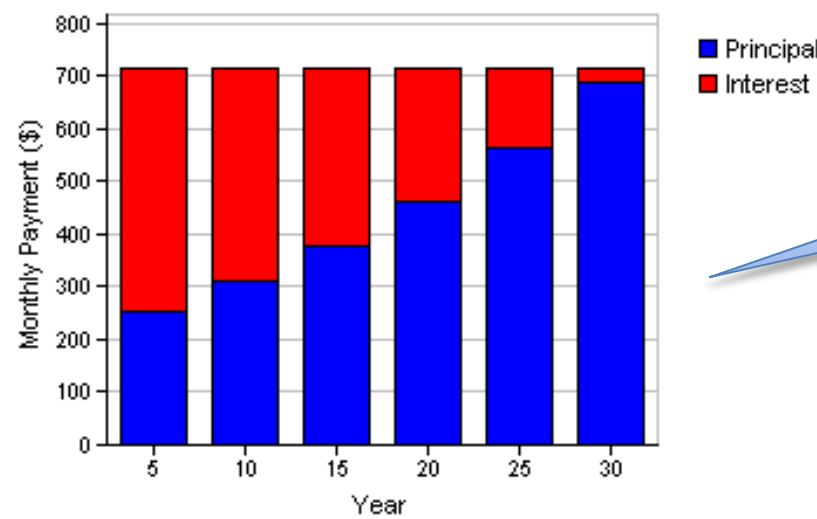
How much will my mortgage payments be?

 [Print this page](#)



- Inputs
- Results
- Graphs
- Tables
- Help

Your Payment Over the Years



Visual representation in addition to the numerical chart.

Chart to display actual values

Your Payment Over the Years

Year	Principal Monthly Payment (\$)	Interest Monthly Payment (\$)
5	254	463
10	310	407
15	378	338
20	462	255
25	564	153
30	688	28

Although your monthly payment is fixed, the amounts applied to Principal and interest change as you make your payments. Initially, your payment is applied almost entirely to the interest you owe. The longer you pay on the loan, the greater the amount that is applied toward the Principal; the amount that you have borrowed and must repay.



How much will my mortgage payments be?

 [Print this page](#)

- Inputs
- Results
- Graphs
- Tables
- Help

Your annual schedule of payments

Month	Monthly payment	Remaining amount owed	Principal paid	Interest paid	Cumulative interest paid
1	\$716	\$149,784	\$216	\$500	\$500
2	\$716	\$149,567	\$217	\$499	\$999
3	\$716	\$149,349	\$218	\$499	\$1,498
4	\$716	\$149,131	\$218	\$498	\$1,996
5	\$716	\$148,912	\$219	\$497	\$2,493
6	\$716	\$148,692	\$220	\$496	\$2,989
7	\$716	\$148,472	\$220	\$496	\$3,485
8	\$716	\$148,251	\$221	\$495	\$3,980
9	\$716	\$148,029	\$222	\$494	\$4,474
10	\$716	\$147,806	\$223	\$493	\$4,967
11	\$716	\$147,583	\$223	\$493	\$5,460
12	\$716	\$147,358	\$224	\$492	\$5,952
13	\$716	\$147,134	\$225	\$491	\$6,443
14	\$716	\$146,908	\$226	\$490	\$6,934
15	\$716	\$146,681	\$226	\$490	\$7,423
16	\$716	\$146,454	\$227	\$489	\$7,912
17	\$716	\$146,226	\$228	\$488	\$8,400

Table with all the amounts broken up by month

Chase Mortgage

[Purchase a home](#)

- ▶ [Check rates](#)
- ▶ [What loan suits your needs?](#)
- ▶ [Homebuyer's guide](#)

[Planning tools & calculators](#)

- ▶ [What home can I afford?](#)
- ▶ [Am I better off renting?](#)
- ▶ [How much will my payments be?](#)
- ▶ [Should I pay points to lower the rate?](#)
- ▶ [Which is better, shorter or longer term?](#)
- ▶ [How advantageous are extra payments?](#)

[home](#) > [purchase](#) > [planning tools & calculators](#) > what home can i afford?

What home can I afford?

[Print this page](#)

Know your budget before you look for a home

Having a realistic estimate of how much home you can afford will help you focus your search and make the home-buying process much smoother for everyone involved.

As a general rule of thumb, your total monthly housing costs shouldn't exceed 30% of your gross monthly income.

Please enter all inputs to get a result.

1	Down payment	<input type="text"/>
2	Total monthly payment desired	<input type="text"/>
3	Term in years	10 <input type="button" value="up"/> <input type="button" value="down"/>
4	Interest rate of the loan	4 <input type="button" value="up"/> <input type="button" value="down"/> %
5	Yearly property taxes	<input type="text"/>
6	Yearly hazard insurance	<input type="text"/>

Could auto fill with estimates

Describes what calculator does

Clear call to action

[Get results](#)Homebuying?
Refinancing?

Ryan Copeland

▶ [Go to my page](#)

office: 1-760-504-3665

fax: 866-451-1055

▶ [Contact me](#)▶ [Get pre-qualified](#)▶ [Unselect me as your preferred contact](#)▶ [Customer service](#)

	Rate	APR
30-yr fixed	4.500%	4.607%
15-yr fixed	4.125%	4.292%
7/1 ARM	3.750%	3.595%
5/1 ARM	3.375%	3.423%

Rates shown not available in all states. Rates are representative and rounded to nearest point. Actual rates may vary.

View: [Assumptions & Monthly Payments](#).

\$91,482



By making a down payment of \$10,000 and paying \$800 per month, you will be able to afford a home that costs \$91,482. You will need to qualify for a loan of \$81,482.

Cost of house

Principal & interest payment	\$389.01
Taxes & insurance payment	\$375.00
Mortgage insurance payment	\$35.99
Total monthly payment	\$799.99

Have a next step

Assumptions

Down payment: \$10,000
Desired monthly payment: \$800
Term in years: 30
Interest rate: 4.000%
Property taxes: \$4,000
Hazard insurance: \$500

Amount Loaned

Product	Rate	APR
30-yr fixed	4.500%	4.607%
15-yr fixed	4.125%	4.292%
7/1 ARM	3.750%	3.595%
5/1 ARM	3.375%	3.423%

Rates shown not available in all states. Rates are representative and rounded to nearest point. Actual rates may vary.

View: [Assumptions & Monthly Payments](#).

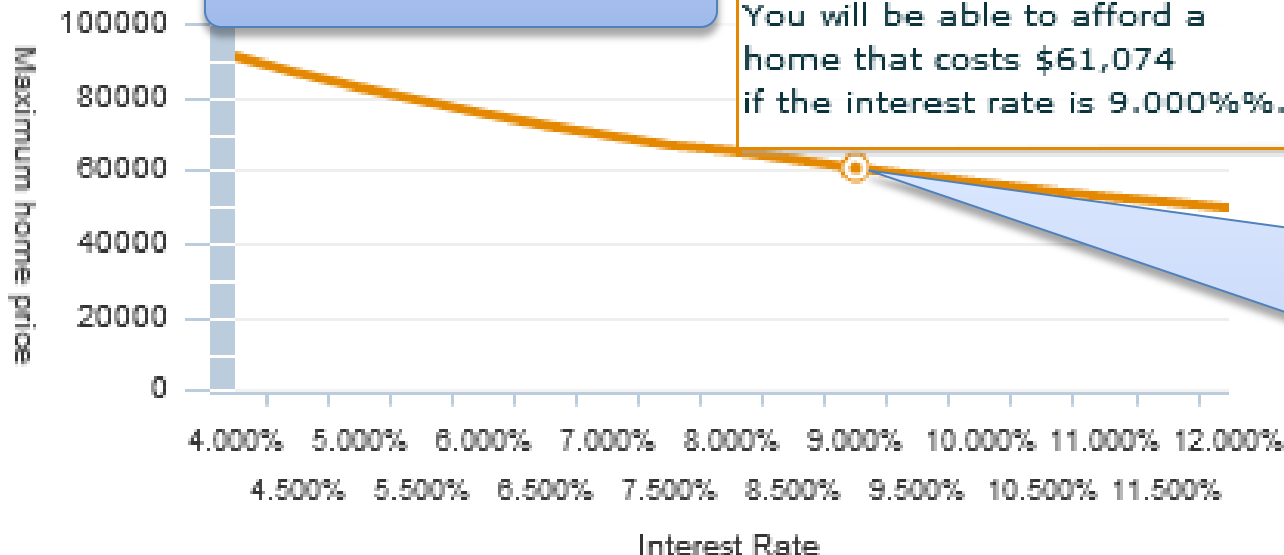
[See if you prequalify for this loan](#)

[Change assumptions](#)

Can see how rates match up

Drag your mouse along the graph to see what home you can afford at different interest rates.

Monthly expenditures



Graph indicates amount user can afford at different interest rates. Popup box activated by mouseover line.

MORTGAGE CALCULATORS

How much can I borrow?

Inputs Results Graphs Help

NOTE: Please be sure that you've entered a monthly (not yearly) income figure in the field labeled "Wages Before Taxes or Deductions" and all other fields relating to income.

The amount you can borrow, based upon various down payments, including the down payment you indicated:

A conservative estimate

	10.00%	20.00%	30.00%	25.00%
Percent down				
Down payment amount	\$12,948	\$32,286	\$55,347	\$43,048
Loan amount	\$116,531	\$129,143	\$129,143	\$129,143
Price of home	\$129,479	\$161,428	\$184,489	\$172,190

Your future monthly payment

Principal and interest	\$556	\$617	\$617	\$617
Taxes and insurance	\$183	\$183	\$183	\$183
Mortgage insurance	\$60	\$0	\$0	\$0
Total monthly payment	\$800	\$800	\$800	\$800

An aggressive estimate

	10.00%	20.00%	30.00%	25.00%
Percent down				
Down payment amount	\$15,748	\$42,758	\$73,299	\$57,010
Loan amount	\$141,730	\$171,031	\$171,031	\$171,031
Price of home	\$157,478	\$213,788	\$244,330	\$228,041

Your future monthly payment

Principal and interest	\$677	\$817	\$817	\$817
Taxes and insurance	\$183	\$183	\$183	\$183
Mortgage insurance	\$73	\$0	\$0	\$0
Total monthly payment	\$933	\$1,000	\$1,000	\$1,000

Your PMI might be deductible [find out more](#)

You might be eligible for a First-Time home buyer's credit [find out more](#)

Next Steps

- [Apply online now](#)
- [Compare rates](#)
- Call us at 1-800-748-4302

☒ Save and print your results.

Simply enter your e-mail address and we'll send them to you.

Your e-mail address:

☒ Please e-mail me special offers and promotions from Mountain America Credit Union. We never sell your information to third parties and is for internal promotional use only. [Read our full privacy policy here](#)

[View graph >>](#)

Similar organization as AFCU and Wells Fargo

Broken up into conservative and aggressive estimates and their monthly payments respectively, though not separated very effectively

Back to top button, useful for user navigation on long pages

Summary of Mortgage Calculators

▶ New Discoveries

- Users need to be able to change input values
- Calculate changes based on input in real time
- Should be able to quickly change to a different calculator
- Compare different mortgages
- Need to have a next step call to action
- Mouseover Interactivity
- Back to top button if page is long



Mortgage Consultation

CHOOSE

APPLY

LEARN

MORE

Apply

To apply for your easy online loan, all you have to do is answer a few simple questions about yourself, your property and your income, debts and assets. As you are filling in the application, if you find yourself short of time you may save the application for review and completion at a later date. After submitting your application, various loan programs may allow you to receive an immediate online credit approval, which you are able to print in either English or Spanish.

1. Are you a America First Credit Union member or [eligible for membership](#)?

- ☐ Yes
☐ No

2. What type of loan are you applying for?

- ☒ Purchase
☐ Refinance

3. Is the property located in one of the following states?

- ☐ Yes
☐ No
- Nevada
 - Utah

[Continue](#)

your new home?

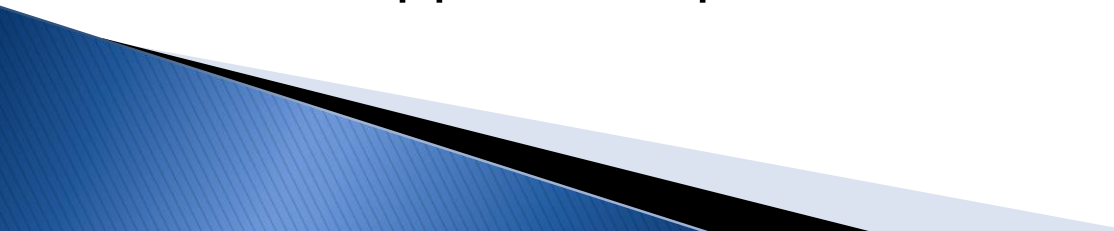
How much of a down payment are you planning to put down?

What are the [borrower closing costs paid by the seller](#)?

Which statement on loan payments best fit your needs?

- ☒ I don't want the amount of my monthly loan payment to change over the life of the loan.
- ☐ I want an Adjustable Rate Mortgage that provides lower monthly payments now, but I will be able to make higher payments in the future as interest rates fluctuate.

Recap of User Testing: Mortgage Consultation

1. Give a dedicated section for the consultation on the starting page. Give overview of what the consultation does and how it helps in the loan process.
 2. Use a uniform way of providing tips & explanation of terms.
 3. Use implicit buttons such as “Next” or “Continue” to direct users. Keep it consistent.
 4. Give a numeric summary of how many loans are available for users.
 5. For each loan product, use a dedicated button of “view details” to see all the details of this loan; Use a dedicated button of “Apply for this loan” to start the loan application process.
- 

[Home](#)[Check Rates](#)[Apply Now](#)[Resources](#)[Check our great rates!](#)

Easy link
to the loan
consultant
page

Navigation remained
consistent, allowing
users to navigate
elsewhere if needed

...es some of the lowest combination of rates and fees available along with the highest quality of
...to the test. Answer the questions below and we'll provide a complete and accurate fee quote
...es that you may be eligible for.

FAQs

[Is there a fee charged or any other obligation if I complete the online application?](#)

[What is the maximum percentage of my home's value that I can borrow?](#)

[Does Zions Bank provide financing for manufactured home?](#)

[Loan Purpose](#)

Purchase

[Financing Type](#)

Conventional

[Loan Amount](#)[Home Value](#)[State](#)

Utah

[City](#)[County](#)

Select A County

[Property Use](#)

Primary Residence

[Property Type](#)

Existing single family home

[Lock Period](#)

30 Day

[Loan Types](#)

- ☒ All
☐ Fixed Rate Loans
☐ Adjustable Rate Loans

[Loan Terms](#)

- ☒ All
☐ Less than 30 years
☐ 30 years

FAQs not directly related
to this page, but good
inclusion into the form if
the right information is
provided. Answers show
up as pop-ups, keeping
user on the page.

Terms have
links leading
to more
information

Call to action

[Go](#)

Same form
as MACU

Home

Check Rates

Apply Now

Resources

Reviews information provided, allowing user to change something if needed

Loan Information July 30, 2010 - 12:24 PM MT

Financing Type: Conventional Loan Purpose: Purchase

Amount: \$123,000

Purchase Price: \$200,000

State: Utah

County: Salt Lake

City: Salt Lake

Property Existing

Type: single family home

Lock Period: 30 Days

FAQs relevant to page

FAQs

[Is there a fee charged or any other obligation if I complete the online application?](#)

[Is comparing APRs the best way to decide which lender has the lowest rates and fees?](#)

[What rate you offer is just a rate in what I am paying now. How if it makes sense to](#)

[How much money will I save by](#)

[choosing a 15-year loan rather than a 30-year loan?](#)

[Should I pay discount points in exchange for a lower interest rate?](#)

[What is your Rate Lock Policy?](#)

[What is an adjustable rate mortgage?](#)

[Can I apply for a loan before I find a](#)

Takes user to application, does not use any of the information already entered

[Does Zions Bank provide financing for manufactured homes?](#)

Links to popup with explanation of term

Popup window that informs of the extra costs

Please note that the interest rate is based on the current market rate and is subject to change. The actual interest rate and fees available to borrowers with an excellent credit history. The actual interest rate and fees available to you will be based on your credit history and may be different than the rates displayed here.

30 Year Fixed Rate

Show All Options ▸

Rate	Points	APR	Closing Fees	Payment	Total Cost	Apply
4.000%	2.625%	4.274%	\$5,882.70	\$587.22	View	Apply
4.125%	2.125%	4.357%	\$5,267.70	\$596.12	View	Apply
4.250%	1.000%	4.386%	\$3,883.95	\$605.09	View	Apply
4.375%	0.375%	4.458%	\$3,115.20	\$614.12	View	Apply
4.500%	0.000%	4.552%	\$2,500.20	\$623.22	View	Apply

20 Year Fixed Rate

Show All Options ▸

Rate	Points	APR	Closing Fees	Payment	Total Cost	Apply
4.000%	2.375%	4.350%	\$5,575.20	\$745.36	View	Apply
4.125%	1.875%	4.417%	\$4,960.20	\$753.48	View	Apply
4.250%	0.750%	4.409%	\$3,576.45	\$761.66	View	Apply

[Banking](#)

[Loans & Credit](#)

[Insurance](#)

[Investing](#)

[Customer Service](#)

> Home Mortgage

[Today's Rates](#)

[Applying for a Loan](#)

[Homebuying](#)

[Refinancing](#)

[Tools, Calculators, and Resources](#)

[Your Account](#)

Related Information

[Home Equity Financing](#)
[Home Insurance](#)

[Planning Centers](#)

[Use Credit for Your Goals](#)
[Investing Basics](#)

Planning a big event?



A low interest rate Personal Loan can help
[▶ Learn More](#)

Find the Right Loan for You

Wells Fargo Home Mortgage provides a wide array of home financing options to meet a variety of home financing needs. You can get loan recommendations or request a consultation.

Get tailored loan recommendations

The Home Loan Workbench® tool can help you find the right mortgage for your individual needs in three easy online steps:

1. **Tell us about your needs.** Answer a few questions to help us find loan options for your situation.
2. **Consider your loan options.** Review, modify, and compare loan scenarios. Get closing cost estimates, and save your options to access later.
3. **Request a free consultation.** Submit your loan scenarios for a no-obligation review by a home mortgage consultant, who can answer any questions you might have. Or, if you're ready to take the next step, start the application process online.

I'm Buying a Home

[Continue](#)

I'm Refinancing

[Continue](#)

Read about our mortgage products

Review our loan descriptions to find out which mortgage has the features you're looking for. With one of the most diverse and extensive product lines in the industry, we have mortgage products for a variety of home financing needs.

[Our Loan Programs](#)

Walkthrough of the process

Split into two categories, but looks too similar. Proximity of Continue button of buying a home too close to refinancing.

[Print this page](#)

Home Loan Workbench

Sign on to retrieve your saved loans.

User name:

Password:

[Go](#)

[Forgot your login ID?](#)

[Forgot your password?](#)

Contact Us

[Find a Local Specialist](#)

Homebuying or Refinance

877-937-9357

M - F, 7 a.m. to 11 p.m., CT
Sat., 8 a.m. to 4:30 p.m., CT

[Email Us](#)

Account Management

866-234-8271

M - F, 6 a.m. to 10 p.m., CT
Sat., 8 a.m. to 2 p.m., CT

[View Your Account](#)

Privacy and Security

We're committed to safeguarding your privacy.

[Learn More](#)

[Banking](#)[Loans & Credit](#)[Insurance](#)[Investing](#)[Customer Service](#)[< Back to Previous Page](#)

Finding The Right Loan For You (Page 1 of 2)

 [Print this page](#)

Please answer the following questions to help us recommend the appropriate financing for your primary residence. Remember that supplying additional details may result in more options.

Basic information

* Indicates required field.

* Are you planning to Purchase or Refinance?

☒ Purchase
☐ Refinance

* In which state is the property located?

CA 

Are you currently a Wells Fargo Home Mortgage customer?

☐ Yes
☒ No

If Yes, complete the fields below to be contacted about special promotions, programs and other opportunities:

Last Name of the primary borrower

Suffix



Last four digits of the primary borrower's Social Security number.

Loan Number

Property Zip Code

Do you have any other Wells Fargo accounts (e.g., checking, savings, home equity, etc.)?

☐ Yes
☒ No

Have you received a promotion code from us? If so, please enter your code.

DMWEGHCP4

Already had to make this choice. Don't need to repeat.

Clear navigation buttons, functional order and differentiated by color. Should be at top and bottom

Contact Us

866-245-0088

M-F, 7 a.m. to 11 p.m., CT
Sat., 8 a.m. to 4:30 p.m., CT

[Email us](#)

[Find a Local Specialist](#)

My Loan Recommendations

[Sign in](#) or [Register](#) to save your scenarios. You'll be able to view, modify, and compare them any time you want — without having to re-enter information.

Do You Need Help?

[Glossary Terms](#)

[About Loans](#)

[Home Loan Workbench®](#)

[Tips](#)

By clicking "Continue," you agree that we may contact you to discuss this transaction only. This permission will override any "do not call" restrictions you may have registered with any federal or state "do not call" list, or any internal Wells Fargo privacy solicitation preferences.

[Cancel](#) [Continue](#)

Informs user of the process

Note: The following information may not apply to all homebuyers. Any estimates you can provide in these optional fields will help us provide you with a more detailed estimate of closing costs.

Estimated Annual Property Tax \$ 5000

Estimated Monthly Homeowner Association \$ 450

Estimated Annual Hazard Insurance \$ 150

Mortgage Details

Which of the following is most important to you?

- ☒ Minimize my down payment
☐ Minimize my monthly mortgage payments

* What type of mortgage are you most interested in?

- ☒ Recommend the types of mortgages that best fit my situation
OR

☐ Select up to two types of loans:

- ☐ 30-Year Fixed Rate ☐ 10/1 ARM
☐ 20-Year Fixed Rate ☐ 7/1 ARM
☐ 15-Year Fixed Rate ☐ 5/1 ARM
☐ 3/1 ARM

[Discount Points](#) for my loan should be at or close to:

0.0 ▼

Paying Points. For any given loan, you can usually lower the interest rate by agreeing to pay more points, or you can lower your out-of-pocket expenses by accepting a higher interest rate.

Cancel Back **Recommend Loans**

Caters to both experts and new users

Added cancel button, separation between the two progress buttons, but same color as back

Link to popup with more information about this subject

[Banking](#)[Loans & Credit](#)[Insurance](#)[Investing](#)[Customer Service](#)[Back to Previous Page](#)

Finding The Right Loan For You

[Print this page](#)

Based on what you've told us, we recommend the following loan options.

The tables below display current interest rates for several common loan types; we also have many other options available. For loan options based on your individual needs, [contact us](#).

select up to three checkboxes and click **Compare**.

To begin your application online or discuss a loan with a mortgage consultant, select **Start Now**

30 Year Fixed (Minimize Down Payment)

07/30/2010 4:23 PM Eastern

Compare Loans	Interest Rate	APR	Discount Points	Purchase Price	Mortgage Amount	Down Payment	Cash from/(to) Borrower	P & I	View Details	Begin Your Application
Option 1 Modify Save										
<input type="checkbox"/>	4.500%	5.186%	0.00				\$4,559	\$875	Details	Start Now
Option 2 Modify Save										
<input type="checkbox"/>	4.000%	4.900%	2.6				\$2,102	\$824	Details	Start Now

[Important Disclosures >View/ Print](#)

5/1 ARM (Minimize Down Payment)

07/30/2010 4:23 PM Eastern

Compare Loans	Interest Rate (yrs 1- 5)	APR (yrs 1- 5)	Discount Points	Purchase Price	Mortgage Amount	Down Payment	Cash from/(to) Borrower	P & I (yrs 1- 5)	View Details	Begin Your Application
Option 3 Modify Save										
<input type="checkbox"/>	3.250%	2.981%	-0.125	\$175,000	\$172,675	3.500%	\$13,302	\$751	Details	Start Now

[Important Disclosures >View/ Print](#)

Contact Us

866-245-0088

M-F, 7 a.m. to 11 p.m., CT
Sat., 8 a.m. to 4:30 p.m., CT[Email us](#)[Find a Local Specialist](#)

My Loan Recommendations

Sign in or Register

to save your scenarios. You'll be able to view, modify, and compare them any time you want — without having to re-enter information.

Do You Need Help?

[Glossary Terms](#)[About Loans](#)[Home Loan Workbench@ Tips](#)Buying a house?
Down your First.

Help section

organized for the steps ahead.

[> Learn More](#)

Mortgage rate alerts. Mortgage rates are on the move! Sign-up today for Wells Fargo Mortgage Rate Monitor(SM) and stay informed!

[> Learn More](#)

Allow you to compare loans, button at bottom

Users can modify and save their options

Can start an application which uses the information you already entered

New Search

[Compare](#)

Compare Loan Options

This side-by-side comparison of options helps to evaluate the differences between selected loan recommendations.

General Information

	Option 1. 30 Year Fixed (Minimize Down Payment) 07/30/2010 4:23 PM Eastern Details	Option 2. 30 Year Fixed (Minimize Down Payment) 07/30/2010 4:23 PM Eastern Details	Option 3. 5/1 ARM (Minimize Down Payment) 07/30/2010 4:23 PM Eastern Details
Property County	San Diego	San Diego	San Diego
Occupancy	Primary	Primary	Primary
Down Payment	3.500%	3.500%	3.500%
	Begin Your Application ▶	Begin Your Application ▶	Begin Your Application ▶

Loan Basics

Program	None	None	None
Mortgage Amount	\$172,675	\$172,675	\$172,675
Interest Rate	4.500%	4.000%	3.250% (1 st 5 years)
APR	5.186%	4.900%	2.981%
Discount Points	0.000	2.625	-0.125
Amortization Term	30 Years	30 Years	30 Years
Payment Term	30 Years	30 Years	30 Years
Balloon Payment	--	--	--
First Adjusted Payment	--	--	\$673

Cash Required

Down Payment	\$6,125	\$6,125	\$6,125
Est. Closing Costs/Prepays	\$12,234	\$16,696	\$10,977
Mortgage Payment	\$875	\$824	\$751 (1 st 5 years)
Taxes	\$417	\$417	\$417
Hazard Insurance	\$12	\$12	\$12
Homeowners Association Fee	\$450	\$450	\$450
Mortgage Insurance	\$77	\$77	\$77
Total Monthly Payment	\$1,831	\$1,780	\$1,707 (1st 5 years)
	Begin Your Application ▶	Begin Your Application ▶	Begin Your Application ▶

Compares loan information in a table format, allowing for easier comparison

Recommendations

[Sign in](#) or [Register](#) to save your scenarios. You'll be able to view, modify, and compare them any time you want — without having to re-enter information.

Do You Need Help?

[Glossary Terms](#)
[About Loans](#)
[Home Loan Workbench®](#)
[Tips](#)

Buying a house?
Download your First-Time Homebuyer's Guide to help you stage your home and get

Have call to action top and bottom

Get rate alerts.
Mortgage rates are on the move! Sign-up today for Wells Fargo Mortgage Rate Monitor(SM) and stay informed!
> [Learn More](#)

Chase Mortgage

[Purchase a home](#)

Inform users that they don't ask for personal info, but hidden in text

[Chase](#) > check rates

Check rates

[Print this page](#)

You may not see the rate that might be for your situation, fill out the following information. Please read: [Important information regarding Chase's mortgage loan products.](#)

Please read: [Important information regarding Chase's mortgage loan products.](#)

Homebuying?
Refinancing?

1-800-873-6577

[Find a loan officer](#)

[Customer service](#)

Related links

- ▶ [NEW! Find the value of your home or any home](#)
- ▶ Learn more about [credit history](#)
- ▶ Go to [my saved quotes](#)

Privacy and security

- ▶ Chase helps keep you and your personal information [safe and secure against fraud](#).

6 steps

Clear call to action

1

Price of home
([find home values](#))

0

2

Down payment amount

0

3

Your credit history
([learn more about this](#))

select from list ▼

4

State

(ex.: NY)

5

Property type
([don't see your property type?](#))

Single family ▼

6

Use of property

Primary residence ▼

Get results



Chase Mortgage

[Purchase a home](#)

- ▶ [Check rates](#)
- ▶ [What loan suits your needs?](#)
- ▶ [Homebuyer's guide](#)
- ▶ [Planning tools & calculators](#)

[home](#) > [purchase](#) > [check rates](#) > results

My estimated rate quote

for a \$155,000 mortgage

[Print this page](#)

4:47PM EDT 7/30/10	Rate	Monthly Payment	Points	APR ?	Closing Costs	Loan Details	
Fixed rate loans							
30-yr fixed	4.750%	\$877.01	1.125	5.218%	Closing Costs	Details	Get started
30-yr fixed	4.500%	\$853.82	2.125	5.050%	Closing Costs	Details	Get started
20-yr fixed	4.625%	\$1,022.10	1.000	4.967%	Closing Costs	Details	Get started
20-yr fixed	4.375%	\$1,001.18			Closing Costs	Details	Get started
15-yr fixed	4.250%	\$1,197.03			Closing Costs	Details	Get started
15-yr fixed	4.125%	\$1,187.25			Closing Costs	Details	Get started
Adjustable rate loans							
7/1 ARM	3.750%	\$786.29			Closing Costs	Details	Get started
7/1 ARM	3.500%	\$764.48	2.125	3.930%	Closing Costs	Details	Get started
5/1 ARM	3.500%	\$764.48	1.000	3.818%	Closing Costs	Details	Get started
5/1 ARM	3.125%	\$732.44	2.125	3.768%	Closing Costs	Details	Get started

Link to
popup
with
definition
of term

Call to
action

More details
about the
particular
costs

Can save
quote
criteria

▶ [Save quote criteria](#)

Summary Slide of Loan Consultant

- ▶ Validate User Testing Findings
 - Keep consistent navigation
 - Consistent method for explanations of jargon
 - Have a call to action
 - Let users get more detailed information
- ▶ New Discoveries
 - FAQs related to page content
 - Allow users to save
 - Inform users that no personal information is required
 - More advanced options for expert users



Mortgage Application

CHOOSE

APPLY

LEARN

MORE

Application: Tell us a little about you

In order to process your Online Mortgage Application, we need to know some basic facts about who you are.

Borrower

First Name* MI Last Name* Generation

Date of Birth* SSN * Marital Status Joint Credit?
 (mm/dd/yyyy) (xxx-xx-xxxx)
 Unmarried No

Current Address

☐ Check if Mailing Address is different than Current Address

Street*

City*

State*

Select a State

Zip*

Country*

United States

Ownership*

Monthly Rent / Mort. Payment*

\$0.00

Years at current residence* Months at current residence*

Home Phone*

- -

Cell Phone

- -

Work Phone

- -

E-mail*

asasdf@saasdfasd.com

1. About You

2. About Your Home

3. Employment/Income

4. Your Assets

5. Your Liabilities

6. Declarations


7. Government

8. Disclosures

Save

Cancel

Recap of User Testing: Mortgage Application

- ▶ Group the form fields into sections to make it easier to complete.
 - ▶ Put the step status in a more prominent place for users to notice. It should stay there for the entire process.
 - ▶ Certain steps can be combined or eliminated.
 - ▶ Some fields need to be revised for easier filling.
 - ▶ Keep the button design and layout consistent and easy to choose.
- 

[Home](#) [Check Rates](#) [Apply Now](#) [Resources](#)

[Start App](#) [Personal Info](#) [Property Info](#) [Select Loan](#) [Income Info](#) [Asset Info](#) [Expenses Info](#) [Submit App](#)

We're glad you chose Zions Bank to provide your home financing. In this section of the application, you'll set up a User ID and password and we'll ask you some general questions about your financing needs.

Thank you for choosing Zions Bank. What would you like to do today?

☐ I would like to start a new application.

☐ I would like to finish an application that I have already started.

Create a User ID and password below that you will use to access your information if you do not finish today. You will need to complete all the required information and click the Submit Application button at the end of our online application in order for Zions Bank to evaluate your application.

Create a User ID.

Use 7-16 characters, with letters and or numbers.
No spaces, dashes or symbols.

Create a Password.

Use 6-16 characters, with both letters AND numbers.
No spaces, dashes or symbols.

Re-enter your password.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

[FAQs](#)
[I forgot my password. What do I do?](#)
[Can I apply for a loan before I find a property to purchase?](#)
[Tips for completing our online application.](#)
[Is there a fee charged or any other obligation if I complete the online application?](#)
[I'm nervous about providing personal data online. Is this site secure?](#)

[Next](#)

Navigation that informs the user of the process and a blurb about each step. Each tab should be one page

Information grouped into sections

Call to action

Start the Application Process: Financing a Home Purchase

Form is above
the fold

1 - First Steps

- ✓ Account Selection
- ✓ Introduction

2 - Your Information

- Personal Information
- Contact Information
- Employment Information
- Information

3 - Account Information

4 - Submit

Indicates what is
done

Divided into 4 main
categories with
subcategories
appearing once the
section is started

Pe
Pri

First Name*

MI

Last Name

Social Security Number / Tax ID*

 - -

Date of Birth* (MM-DD-YYYY)

 - -

Citizenship*

 US Citizen

Marital Status*

 Select One

* Required

Contact Us

Wells Fargo Home Mortgage

Office: 866-412-3328

Currently High Call Volume

[Contact Us](#)

Tips and Topics

[What if I have more than one
co-borrower?](#)

Clear separation
between cancel and
navigation buttons

Cancel

Back

> Continue

Summary Page of Mortgage Applications

- ▶ Validate User Testing Findings
 - Group information by section
 - Page informs users of the process and where they are in it
 - Include description of the task
- ▶ New Discoveries
 - Keep the form above the fold
 - Inform users how long the application will take

Home Equity Line of Credit



[BECOME A MEMBER](#) [CONTACT US](#) [RATES](#) [CAREERS](#) [FINANCIAL FIRSTS](#)

PERSONAL

BUSINESS

INVESTMENTS

FINANCIAL TOOLS

ABOUT US

ONLINE BANKING LOGIN

[HOME](#) / [PERSONAL](#) / [LOAN PRODUCTS](#) / [HOME LOANS](#) / [HOME EQUITY LINE OF CREDIT](#)

HOME LOANS

Home Loans Overview

Mortgage

Home Equity Line of Credit

- ▶ HELOC Overview
- ▶ Standard HELOC
- ▶ HELOC Plus
- ▶ 100% HELOC

Home Equity Term



Home Equity Line of Credit Loans

A Standard Home Equity Line of Credit is a great Home Equity option if you prefer easy access to the equity in your home.

[APPLY NOW](#)

Not a member yet?
[Become a member today.](#)

HELOC Options

Standard HELOC

A Standard Home Equity Line of Credit is a great Home Equity option if you prefer easy access to the equity in your home. A fixed amount of money, up to 80% of your home's value (minus the value of your current mortgage), is made available and you can draw from it as needed.

Plus HELOC

A Home Equity Line of Credit Plus is a great loan that allows you to access the equity in your home and gives you the financial tools to help: a Visa Platinum card with an incredibly low rate, free home equity checks, and electronic account access.

100% HELOC

A 100% Ideal Home Equity Line of Credit is a great Home Equity option if you prefer easy access to all the equity in your home. Up to 100% of your homes value (minus the

Home Equity Rating

★★★★★ 5 out of 5

[Read reviews](#) [Write a review](#)

Find A Branch / ATM

Zip Code

Your 5 Digit Zip Code

[GO](#)

[Branch / ATM Locator](#)

[View All Branches](#)


Home Rates

[MORTGAGE](#) [HE](#) [GOVT](#) [SPECIALTY](#)

Home Equity Rates

Type	F/V	Term	Rate
100% Ideal Closed End Term	Variable	15 Yrs	9.5%
100% Ideal Closed End Term	Fixed	10 Yrs	9.5%
100% Ideal Line Of Credit/Line Plus	Variable	N/A	9%
80% Standard Closed End Term	Fixed	5 Yrs	5.49%
80% Standard	Fixed	10 Yrs	5.99%

Recap of User Testing: Home Equity Application

1. Have more links pointing to educational documents on the starting page.
 2. Make important information readily visible.
 3. Certain steps can be combined.
 4. The step status can be put at the top of each page.
 5. Already known information should not be asked again and should be auto filled.
 6. Allow editing in the final summary page.
 7. The summary page should have the important information: “How much money I should be paying each month?”
 8. After the submission page, information is missing: “How long I should wait before they get back to me?”
- 

Thank you for choosing Zions Bank for your financial needs. The online loan application process will take about 15 minutes, however for your protection the system will automatically log you off if there is no activity for 30 minutes. All information in this application will be lost if this occurs.

You will need several items during this process:

- Mortgage Information (Real Estate Loans)
- U.S. Social Security Number
- Automobile VIN or Serial Number (Automobile loans)
- Employment and Income Information
- Current Zions Bank account number (if applicable)
- Previous home address (if you have lived at your current home address for less than two years)

ELECTRONIC RECORDS DISCLOSURE AND AGREEMENT

Please read this Electronic Records Disclosure and Agreement carefully and keep a copy for your records. Click [HERE](#) for a Friendly version of the Electronic Records Disclosure and Agreement.

Electronic Copy of Related Disclosures, Agreements and Instructions. Before applying for a credit card online, you must agree to receive electronically:

- All initial disclosures required by applicable federal and state law for the credit card product and/or terms you have requested, and
- Information and instructions about the credit card products and any additional services that you select during this online application process.

All of the above shall be referred to collectively as the "Disclosures". If you do not want to receive the Disclosures electronically, you will not be able to submit an online credit card application. You may apply for a credit card by calling our credit card center at **1-800-880-1548** or in person at any one of our branch locations. Click [HERE](#) to locate a branch near you.

Your Consent is Required. Your consent to receive the disclosures electronically will apply only to the applying and maintenance of the credit card product and other services you select during this online application process. Any disclosures required later (at the time of closing your credit card or periodically thereafter) will be provided to you in paper form.

Paper Copy of Disclosures, Agreements and Instructions. If you complete this online application process, you will have received in electronic form all of the disclosures as part of the process, and you will not be able to withdraw your consent to receive the disclosures electronically. However, you can obtain a paper copy of any of the disclosures, at no additional cost, by requesting them in writing at P.O. Box 30160, Salt Lake City, Utah, 84130-0160, Attn: RESPA Loan Doc Specialist.

System Requirements to Access and Retain the Information. In order to complete this online application process, and receive and retain the Disclosures electronically:

- You must have a personal computer or other access device capable of accessing the Internet with an Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer 5.5 or later, Netscape Navigator® 6.0 or later, or Safari 1.0 for Mac®. Your browser must also allow the display of pop-up windows to view the information.
- You must have software which permits you to receive and access Portable Document Format, or "PDF", files, such as Adobe Acrobat Reader® version 5.1 or higher (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).
- In order to retain a copy of the requested file, your system must have the ability to download (to your hard drive, floppy diskette or other storage device) or print PDF files.
- In order to print any of the other requested files, you must be able to print them with a functioning printer connected to your personal computer or other access device, with the ability to print on plain white 8½ x 11 inch paper.

If you have questions about receiving electronic disclosures, or you need technical assistance concerning the online application process, you may contact us by telephone at **1-800-880-1548**.

By clicking the "Next" button you agree to receive the disclosures electronically and to continue with the online credit card application process.

Informs user how long the process will take. Very text heavy.

Home Equity Credit Line Information

Loan Information

Application Type: *

NOTICE: If you are married, you can apply for a separate account in your name. If you are married and reside in a community property state such as AZ, CA, ID, LA, NM, TX, NV, WA or WI, the assets of your marital community may be liable on this account even if you apply for an individual account. If this application is not signed by your spouse (unless you attach a statement that you wish to apply for a separate account based on separate assets).

Loan Amount: * \$.00

Loan Purpose: *

Real Estate Value: * \$.00

Property Information

Year home was constructed:

Structure Type: *

Property Type: *

.00

.00

Do you have additional loans on this property? * ☐ Yes ☐ No

Is this property in a Planned Unit Development (PUD)? * ☐ Yes ☐ No ☐ Not Applicable

Is this property in a Trust or Life Estate? * ☐ Yes ☐ No ☐ Not Applicable

Enter your account number if you wish to enroll in AutoPay:
[Click here to learn more](#)

Do you have a promotion code? * ☐ Yes ☐ No

* Required Fields

[Back](#)

[Cancel](#)

[Next](#)

No indication of where the user is in the process

Navigation buttons mapped to function. Cancel should be differentiated.

[Banking](#)[Loans & Credit](#)[Insurance](#)[Investing](#)[Customer Service](#)

Home Equity Loans & Lines of Credit

 [Print this page](#)

\$3

as I

Calculator built
into start pageonly)^{1,2}Call: 1-888-667-1772 or [Apply Now](#)

Calculate Your Rate and Payment

What is your property value? \$

\$

What is your mortgage balance? \$

\$

Where is your property located?

State



Zip

Your desired loan amount? \$

\$

[Get Your Rates](#)Three easy ways
to get started:[Call](#) | [1-888-667-1772](#)[Check Rates & Payments](#)[Apply Online](#)

RESEARCHING MY OPTIONS

Learn About Our Products

- [Home Equity Lines of Credit](#)
- [Home Equity Loans](#)
- [Compare Lines vs. Loans](#)

Make Savvy Home Equity Decisions

With tips from our [Free Email Newsletter](#)

READY TO APPLY

It's Fast and Easy to Apply

- [Apply Online](#)
- Call: 1-888-667-1772
- [How much could I qualify for?](#)

Apply With Confidence

Get useful tips, qualification criteria, and required documentation for your Home Equity Application. [Show Me How](#)

Related Topics

- [Home Equity FAQs & Glossary](#)
- Need Help? [Visit the Smarter Credit™ Center](#)
- Self employed? [Need additional cash flow?](#)
- Buying a home? [Get Prequalified](#)

Already Applied?

[Sign in](#) to track your Home Equity Loan or Line of Credit application progress online. Or [register now](#) for this free service.Call to action,
blends into
check rates
and payments

READY TO CUSTOMER?

in one safe place.

Getting started with online account management? [Take a tour.](#)

Experiencing Financial Hardship?

[Wells Fargo Home Equity AssistSM](#)
[Homeowner Affordability & Stability Plan](#)

Apply with confidence

Get useful tips for your home equity application

[▶ Learn How](#)



Applying at wells Fargo.com is safe and secure.

Getting Started

Your Information

Account Features

Verify & Submit

Applying for:

- Home Equity Financing



Need help from a Home Equity Specialist?

Call 1-866-545-6858 [Chat now](#)



Good Credit
GREAT

- \$30,000 for as little as \$165/month (interest only)^{2,3}
- No Application or Appraisal fees³
- Please call **1-866-545-6858** to Learn More about our Approval Considerations or to Apply. Or continue your online application below

Information on where the user is in the process

Getting Started

* indicates required field

It's fast, secure and easy to apply for a home equity loan or line of credit at Wells Fargo Bank. Once your online application is submitted, we will contact you within 24-36 hours with the status of your application.

Please consider the following:

- To apply for home equity financing, you must own real property. If you don't own property, consider a [personal loan or line of credit](#)
- Please conservatively estimate the value of your home and [Get Tips for a successful application](#)

Are you a Wells Fargo customer? * ☐ Yes ☐ No

Is this an individual or joint application?¹ * ☐ Individual ☐ Joint

Call to action not very visible

Your Consent To Be Contacted By Us

By clicking Continue, you are authorizing Wells Fargo Bank, N.A., or Wells Fargo Investments, LLC, to contact you using the telephone number(s) or email address(es) you provide in this online session. Your authorization means that we can call you even if you have previously registered a federal or state "do not call" preference or you gave Wells Fargo your "do not call" preference. Our contact, however, will relate only to the products or services in which you are interested in this online session, and we may call or email you even if you have previously registered a "do not call" preference. If you do not want us to contact you, please complete your application by calling us at 1-866-545-3452.

Continue

▶ Homepage

▶ Home Equity Line of Credit

▶ Home Equity Loan

▶ Compare Loans & Lines

▶ Tools & Calculators

▶ **Apply Online Now**

▶ Check Application Status

Two apply online links separated into different areas. Second link suggests it applies to the calculator based on location

Save up to **.50%** on a new
Home Equity Line

Fast, Easy Application,
Answers in Minutes!

APPLY ONLINE NOW

User Testimonial

WATCH how Chase helped Jeff & Anna get the home of their dreams. **PLAY** their story.

Use Chase Home Equity Loans or Lines for:

- ▶ Home Improvement
- ▶ Home Remodeling
- ▶ New Car Financing

- ▶ Debt Consolidation
- ▶ Education Financing
- ▶ Making Your Dreams Come True

APPLY ONLINE NOW

Try Our Handy Tools and Calculators:

- ▶ Chase Home Value Estimator
- ▶ Line of Credit Calculator
- ▶ Debt Consolidation Calculator
- ▶ Auto Loan Calculator
- ▶ Home Loan Payment Calculator
- ▶ Tax Saving Calculator

APPLY ONLINE NOW

Up to **.50%**
**CHASE EXCLUSIVE
OFF**
HOME EQUITY LINES

**HELPING
HOMEOWNERS
IN NEED**
Finding solutions

▶ Find Your Home's Value

▶ Compare Loans & Lines

▶ Apply Online Now


Chase Home Equity

[Help with this page](#)


Security Highlights

Chase keeps your
personal information
[private](#) and [secure](#).



Before you apply  — Please enter the property address and estimated value below. If you need help finding the property value, click "See the estimated value" and we will provide you with an estimate. Then, click "Calculate My Potential Loan Amount" to proceed.

Chase is committed to helping you make the most of your home's equity.

To preview our quick, easy application process, [see our sample application](#).  (299K)

Should still inform the user where they are in the process

Collateral Property Address

Street address 1 (P.O. Boxes are not allowed)

Street address 2 (optional)

City

State¹

Zip Code

Estimated property value  (123,456)

Do you have a mortgage on the property? ☐ Yes ☐ No

Do you have a home equity loan on the property? ☐ Yes ☐ No

Automatically estimates the value of the property

[See the estimated value](#) of the address you entered above.²

Call to action is differentiated by color

[Calculate My Potential Loan Amount](#)

Step 3

Chase Home Equity

[Help with this page](#)[Security Highlights](#)

Chase keeps your personal information private and secure.

Getting Started

Your Information

Verify

Disclosures

Confirmation

Select a loan amount — Please select a loan amount and tell us if you're already enrolled on Chase Online. Then click "Continue" to begin the application process.

Note: You don't need to be enrolled to apply.

My Loan Amount

Estimated property value \$772,000

First mortgage balance \$500,000 ☒ Pay off

We've used the information you provided to estimate the maximum amount¹ you can potentially borrow.

Select loan amount

☐ \$250,000 - Maximum loan amount offered

☐ (Other amount)

Note: Please include any mortgage or home equity balances you plan to pay in full. Currently your minimum loan amount is \$500,000. The maximum you can borrow is estimated at \$250,000 but may vary.¹

Use My Chase Online Information

Chase Online customers: To save you time, we can use your Online Banking information to automatically complete parts of your home equity application; you'll then be able to use your existing User ID and Password to track your loan's status at anytime. **Note:** Changing information in this application will not alter your permanent Online Banking records.

Are you currently enrolled in Chase OnlineSM? ☐ Yes ☒ No

Navigation buttons mapped to function and differentiated by color

[Back](#)[Continue](#)

HOME EQUITY LOANS

Now you can boost your borrowing power. With Mountain America's Home Equity Loans, you have the ability to finance projects both large and small:

- ▶ Make home improvements
- ▶ Consolidate debt
- ▶ Buy a new vehicle
- ▶ Pay for education
- ▶ And more...

[Click here to see current rates](#)

Home Equity Lines of Credit

- ▶ Interest-only options available
- ▶ Programs with no origination fees or closing costs available*
- ▶ Borrow up to 80% of home's equity
- ▶ No annual maintenance fees
- ▶ Potential tax advantages**
- ▶ Use Equity Visa® Card or write a check
- ▶ Borrow, repay and borrow again without reapplying†

[Click here to see current rates](#)

 APPLY NOW

First Mortgage Loans (Refinance Only)

- ▶ Up to 80% financing
- ▶ No closing costs
- ▶ Fixed rate
- ▶ 7-, 10- and 12-year terms†
- ▶ Minimum loan amount \$8,000

 APPLY NOW

Second Mortgage Loans

- ▶ Up to 80% financing
- ▶ No closing costs
- ▶ Fixed rate
- ▶ 7-, 10- and 12-year terms†
- ▶ Minimum loan amount \$8,000

[Click here to see current rates](#)

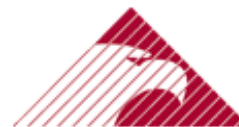
 LOGIN TO ONLINE BRANCH

MORTGAGE LOANS

- ▶ Purchase Loans
- ▶ Refinance Loans
- ▶ Reverse Mortgages
- ▶ More

TOOLS

- ▶ Mortgage Calculators
- ▶ Learn More
- ▶ The Road to Homeownership
- ▶ More



MOUNTAIN AMERICA
CREDIT UNION

Broken down by
category with
easy to read
bulleted list

*See loan officer for details.

**Consult your tax advisor.

†Early termination fee applies if the loan is paid off and closed in the first two years. If loan-to-value of home exceeds 80%, maximum home equity line of credit is \$50,000. Other conditions and restrictions may apply. Please contact a Mortgage Specialist for more information.

 BACK TO TOP

Home Equity Summary

- ▶ Validate User Testing Findings
 - Automatic value fillers
 - Bullet lists increase readability
 - Information on where user is in the process
- ▶ New Discoveries
 - Inform users how long the process will take
 - Map navigation buttons to function (Next in the front, Back in the back)
 - Highly visible call to action, differentiated by color
 - Breaking the form up into related parts decreases scrolling and time to fill out.

Auto Loan

[HOME](#) / [PERSONAL](#) / [LOAN PRODUCTS](#) / [VEHICLE LOANS](#)

PERSONAL LOANS

[Vehicle Loan Overview](#)

[Auto Loans](#)

[RV, Motorcycle, & Boat Loans](#)

Payment Calculator

Loan Amount

Term in Years

APR as low as

 %

Your Monthly Payment:

\$0.00

ONLINE VEHICLE
RESEARCH

AutoSMART

Auto Loans

Save on your next Auto Loan.

AMERICA FIRST CREDIT UNION
AS LOW AS
3.99%*
AS OF 04/16/2010

NATIONAL AVERAGE
5.71%*
AS OF 04/13/2010

Source: Informa Research Services, Inc., Calabasas, CA. www.informars.com.
Although the information has been obtained from the various institutions themselves,
the accuracy cannot be guaranteed.
*Fixed annual percentage rate, on approved credit, subject to terms & conditions.
Some members may qualify for higher-rate loans.

APPLY NOW

Not a member yet?
[Become a member today.](#)

It may take lots of research, shopping and test drives to find the right car for you, but finding the best car loan is easy - it's right here online with America First.

Unlike a bank car loan, America First gets your personal car loan approved, or pre-approved, quickly so you can get on your way and start enjoying your new car.

Through America First you can:

- [Get instant online approval](#)

Vehicle Rates

AUTO

RV

F/V	Term	APR
Fixed	5 Years	3.99%*
Variable	5 Years	3.74%*
Fixed	6 Years	4.74%
Variable	6 Years	3.99%
Fixed	7 Years	5.49%
Variable	7 Years	4.74%

Rates Effective July 01, 2010

* Rate is available on 2007 and newer autos.
As low as 4.49% for autos 2006 and older.

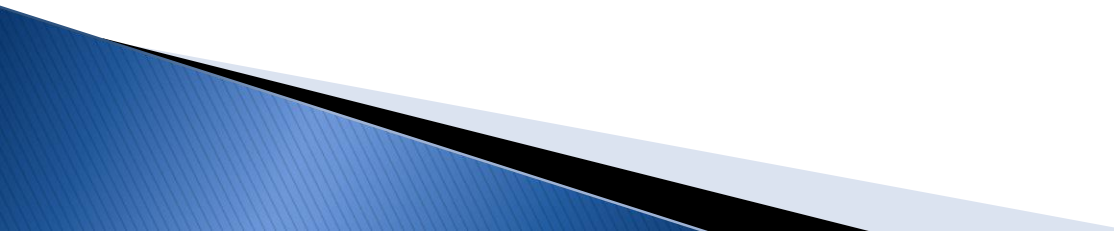
[View More Rates](#)

YOUR NEXT
FIRST.com

A financial
website for
young adults.

CHECK IT OUT >>>

Recap of User Testing: Auto Loan Application

1. Have more links pointing to educational documents on the starting page.
 2. Make important information readily visible.
 3. Certain steps can be combined.
 4. The step status can be put at the top of each page.
 5. Already known information should not be asked again and should be auto filled.
 6. Allow editing in the final summary page.
- 

[Banking](#)[Loans & Credit](#)[Insurance](#)[Investing](#)[Customer Service](#)

Auto Loans

[Print this page](#)

Refinance your car and lower your payments



- Reduce your rate or get cash
- Flexible refinancing options
- Tools to help you find the right loan

[► Apply Now](#)**Call to action**

Competitive rates. Convenient ways to apply.

[Apply Online](#)[Call](#) | **1-877-700-9345**

Auto Loan Annual Percentage Rates Begin At¹

New Car Loan	6.99%
Used Car Loan (Dealer)	6.99%
Used Car Loan (Person-to-Person)	6.99%
Auto Refinance	6.74%

The Annual Percentage Rates (APR) shown are for illustrative and educational purposes only. These rates assume excellent borrower credit history, low loan to value, recent model year, low payment and debt to income ratio, among other credit qualification requirements. You will receive your actual rate once you have been approved for a loan. Rates and terms are current as of 10/15/2010 and are subject to change without notice.

[► Calculate Rates & Payments](#)

New Car Loan

Simplify the car-buying process. We provide competitive rates, quick approvals, and customer discounts. Plus, you'll never have to haggle.

[How to Get a New Car Loan](#)[Apply Now](#)

Used Car Loan

Whether you're purchasing from a dealership or person-to-person, we can guide you through the process.

[How to Get a Used Car Loan](#)[Apply Now](#)

Auto Refinance

Want to lower your payments? We can help you reduce costs or [get extra cash](#).

[How to Refinance](#)[Apply Now](#)**Rates**

Manage Your Account

Make payments, check balances, and access your account information

[Sign On](#) | [Sign Up for Online Access](#)[Make Payments and Manage Your Account](#)[Contact Us](#)

Resources

[Rate and Payment Calculator](#)[Smart Car-Buying Tips](#)[Less Than Perfect Credit Options](#)[Frequently Asked Questions](#)

Used car financing

We've got a solution to fit your needs

[► Apply Now](#)

Wells Fargo Leaseholders

[Understand Your Options](#)[Purchase Your Vehicle](#)[Return Your Vehicle](#)[Trade-In Your Vehicle](#)

Other Vehicle Financing

[Motor Home and Camper Financing](#)[Loans for Other Vehicles](#) including motorcycles, boats, ATVs, jet skis, aircraft, and more.

New car financing

Our car-buying tips and tools make it easy

[► Learn More](#)

¹ These rates assume excellent borrower credit history, low loan to value, low payment and debt to income ratio, among other credit qualification requirements. You may be eligible for a discount for having a Wells Fargo relationship and deposit account from which your monthly loan payment is deducted. Your actual APR will be determined when a credit decision is made and may be higher than the lowest rate available.



Wells Fargo Auto Loan Application



**Call 1-877-700-9345
to speak to a loan
officer now!**

Monday - Thursday 7am-9pm CST
Friday 7am-7pm CST
Saturday 9am-1pm CST

★ indicates a required field

Step 1



Step 2

2 step process, hard
to see, page looks
completely different

Loan Information

Are you purchasing or refinancing a vehicle? ★

Choose ▼

Will this be an individual or joint application? ★

- ☐ Individual
☐ Joint

Total Loan Amount Requested ★

\$

Preferred Due Date ★

Choose Preferred Due Date ▼



We are committed to
safeguarding your
privacy.

[Learn More.](#)

About You

First Name ★

Last Name ★

Date of Birth *Must be 18 to apply* ★

Example: MM/DD/YYYY

Social Security Number ★

Please indicate your citizenship status ★

[Learn More](#)

- ☐ US Citizen
☐ Permanent Resident Alien
☐ Non Permanent Resident Alien

PERSONAL

BUSINESS

COMMERCIAL

SERVICES

Credit Cards | Checking | Savings | Auto Loans |

FUEL YOUR AUTO SAVINGS

REFINANCE YOUR AUTO LOAN WITH
CHASE AND YOU COULD SAVE.

LEARN MORE

Should show the rates

All three lead to the
same form

Welcome to

Chase offers a variety of auto loan options at a competitive interest rate or the online tools and services you need. Choose the Chase auto loan that's right for you.

Chase is here for you.

New Car Loan

- Avoid haggling on financing
- Shop with confidence at your local dealer
- Get competitive rates

[Get details](#)[Check today's rates](#)[Apply now](#)

Used Car Loan

- Available on purchases from a dealer or an individual
- Save time and money
- Use our free, easy online application

[Get details](#)[Check today's rates](#)[Apply now](#)

Refinance

- See if you can lower your monthly car payment³
- Pay off your existing car loan
- Get the safety and security of Chase

[Get details](#)[Check today's rates](#)[Apply now](#)APPLY TODAY AND BE
**ON THE ROAD
IN NO TIME**

APPLY NOW



Get started today...

CHASE EXCLUSIVESSM OFFER
SAVE UP TO .75%
Low auto loan rates for
Chase Checking customers.
[LEARN MORE](#)UP TO
**.75%
OFF**
CHASE EXCLUSIVESSM

New user?

GET A USER ID

Login

 Password☐ Remember me[Forgot your User ID or Password?](#)

SECURE LOGIN

Today's Auto Loan Rates¹

SEE RATES

Loan Type	48 months	60 months	72 months
New dealer purchase	%	%	%
Used dealer purchase	%	%	%
Refinance current year	%	%	%
Refinance previous year	%	%	%
Private party purchase	%	%	%

I'd like to:

- [Apply now](#)
- [Continue my application](#)
- [Use Chase auto loan calculators](#)
- [Use other Chase auto loan tools](#)
- [See existing Chase Auto customer advantages](#)
- [Read the FAQs](#)
- [View the Site Map](#)
- [Contact Chase](#)

Chase Auto Application

[Help with this page](#)Need Help? Call:
1-877-390-4441

Getting Started	Personal Information	Employment Information	Loan & Vehicle Information	Confirmation
-----------------	----------------------	------------------------	----------------------------	--------------

Here's what you need to get started 📄 — The process is simple, easy and fast. Gather the information listed below and fill out the online application. It will take just a few minutes to complete.

- Personal information (i.e., name, SSN, date of birth, etc.)
- Contact information
- Current employment and income information
- Vehicle year, make and model (if you know it; it's not required to apply for a purchase)

*Required field

Getting Started

Note: We are currently unable to accept loan amounts less than \$7,500.

Getting Started	Personal Information	Employment Information	Loan & Vehicle Information	Confirmation
-----------------	----------------------	------------------------	----------------------------	--------------

Here's what you need to get started 📄 — The process is simple, easy and fast. Gather the information listed below and fill out the online application. It will take just a few minutes to complete.

- Personal information (i.e., name, SSN, date of birth, etc.)
- Contact information
- Current employment and income information
- Vehicle year, make and model (if you know it; it's not required to apply for a purchase)

*Required field

Getting Started

Note: We are currently unable to accept loan amounts less than \$7,500.

Are you requesting a loan amount of at least \$7,500?*

☒ Yes ☐ No

Please select your state*

California

Loan type*

Dealer purchase

How will you apply for this loan?*

☒ Individually ☐ With another individual

Note: By selecting "With another individual", both the applicant and the coapplicant agree they intend to apply for joint credit.

Are you currently enrolled in Chase OnlineSM?*☒ Yes ☐ No

Note: To save you time, we'll ask you to enter your User ID and Password, and we'll use your online profile information to prefill parts of your application. Please be aware that if you share an account with someone, only the primary user's information will be prefilled. Keep in mind that if you change your information after application, the updates won't be reflected in your permanent record.

*Required field

[Next](#) [Cancel](#)

Informs the user of the steps, not one page per step, so user falsely thinks they can tell how long it will take

Duplicated information

Next should be in front

AUTO & RV LOANS

Set your vehicle financing to cruise control. Whether you're looking for something bigger for the family, an RV for those upcoming camping trips or simply a change of pace, Mountain America can help you zoom through the loan process.



New and Used Car Loans

- ▶ [Get preapproved](#)
- ▶ No application fees
- ▶ Terms up to 72 months
- ▶ Refinance your current car to save money
- ▶ [Calculate payments](#)

 **APPLY NOW**



Motor Home, Camper and Trailer Loans

- ▶ [Get preapproved](#)
- ▶ No application fees
- ▶ Terms up to 144 months
- ▶ [Calculate payments](#)

 **APPLY NOW**



Motorcycle and ATV Loans

- ▶ [Get preapproved](#)
- ▶ No application fees
- ▶ Terms up to 72 months
- ▶ [Calculate payments](#)

 **APPLY NOW**



Free Auto Buyer's Guide

Your Email Address:

☒ Yes, I am interested in hearing about Auto Loan Programs and Special Offers. [Privacy Policy](#)

 **GO**

 **LOGIN TO ONLINE BRANCH**

LOANS

- ▶ Personal Loans
- ▶ Student Loans
- ▶ More

TOOLS

- ▶ Auto Calculators
- ▶ Auto Smart
- ▶ Insurance Options
- ▶ Storm Damaged Vehicles
- ▶ Get the Best Car Deal Brochure (.pdf)
- ▶ Member Education Courses
- ▶ More

Bulleted list for easy readability

Applications broken into categories

Back to top for long page

 **BACK TO TOP**

Auto Loan Summary

- ▶ Validate User Testing Findings
 - User needs to know how long the process will take and where they are in the process
 - Use bulleted lists for easy readability
- ▶ New Discoveries
 - Consistency between all loan types
 - Rates and calculators are helpful and should display results on same page
 - Break up loans by category only if links take you to different applications
 - Keep consistent navigation

Home
Check Rates
Apply Now
Resources

ZIONS BANK®

MOUNTAIN AMERICA CREDIT UNION

Start App
Personal Info
Property Info
Select Loan
Income Info
Asset Info
Expenses Info
Submit App

Please provide your name and social security number to obtain information about your credit history. This credit information is one of the items we consider when we evaluate your request.

FAQs
What is a credit score and how will my credit score affect my application?
Will the inquiry about my credit

CHASE

AMERICA FIRST CREDIT UNION

Getting Started
Your Information
Verification
Disclosures

WELLS FARGO

Getting Started
Your Information
Verification
Disclosures

Need help from a Home Equity Specialist
Call 1-866-701-9426 Chat now

Start the Application Process: Financing a Home Purchase

1 - First Steps
2 - Your Information
3 - Account Information
4 - Submit

Account Selection
Introduction
Personal Information
Contact Information
Employment Information
Financial Information

1. About You
2. About Your Home
3. Employment/Income
4. Your Assets

Application Progress
1 Select and customize the loan you want
2 Tell us about yourself and a second applicant (if applicable)
3 Confirm the details of your application and agree to the terms & conditions
Cancel This Application

Optimal layout would combine Zion's task indicator and blurb description with Wells Fargo's listed subtasks

Excellent Chase, all the application process layouts change for each task

Shows how many tasks fall under each category once open

Finished task looks the same as the one to be completed

Navigation Application Progress Summary

- ▶ Validate User Testing Findings
 - Inform users of completed steps
 - Remain consistent between tasks
- ▶ New Discoveries
 - Describe task
 - If it's not one page per task, indicate how many pages

ZIONS BANK®

Back

Save and Close

Next

Back

Cancel

Next

Difficult to distinguish icons and identify function. Icons don't always match function.

AMERICA FIRST
CREDIT UNION

Next

Back

Add Assets

Clear Form

Have save and close option allowing users to finish later, not consistent though with cancel in second form

Besides Chase, all banks are inconsistent with their navigation buttons

WELLS
FARGO

<< Previous

Next >>

Icons help indicate function. Vibrant color indicates call to action.

CHASE

Cancel

Back

> Continue

Back

Continue

Separation between buttons decreases likelihood of mistaken choice

Cancel

Continue

Spatially mapped to function and color differentiated to indicate different functions

Navigation Button Summary

- ▶ Validate User Testing Findings
 - Remain consistent
- ▶ New Discoveries
 - Icons should match function
 - Use color differentiated buttons

Recap

- ▶ **Validate User Testing Findings**
 - Remain Consistent
 - Clear calls to action
 - Keep important information above the fold
 - Inform users of the length of the process and status
 - Bulleted list for easy readability
- ▶ **New Discoveries**
 - Language geared towards users
 - Icons should match function
 - Rates and calculators should display results on same page and calculate in real time
 - Should be able to quickly change to a different calculator
 - Map navigation buttons to function
 - FAQs related to page content
 - Compare different mortgages
 - Mouseover Interactivity
 - Back to top button if page is long

Thank You

- ▶ Questions?