



Mortgage UX

Simplifying a complex mortgage servicing platform

As the sole dedicated UX designer, I worked across multiple mortgage servicing workflows and helped establish a consistent, minimal product structure.

ROLE / OWNERSHIP

Sole dedicated UX designer across multiple MORG modules, including the Repayment Plan workflow and later Freddie Resolve complexity.

CONFIDENTIAL PRODUCT - SCREENS OMITTED



One experience, multiple mortgage workflows.

MORG modernized a legacy Remedy experience by creating a consistent structure across complex servicing work.

PRODUCT

MORG - Customer Modification

Mortgage servicing platform spanning many workflow areas.

ROLE

Sole dedicated UX designer

Designed the structure, interaction and visual language across multiple modules.

CORE FOCUS

Complex workflows + consistency

Keep the primary task focused while supporting detail when needed.

KEY DEEP DIVE

Repayment Plan + Freddie Resolve

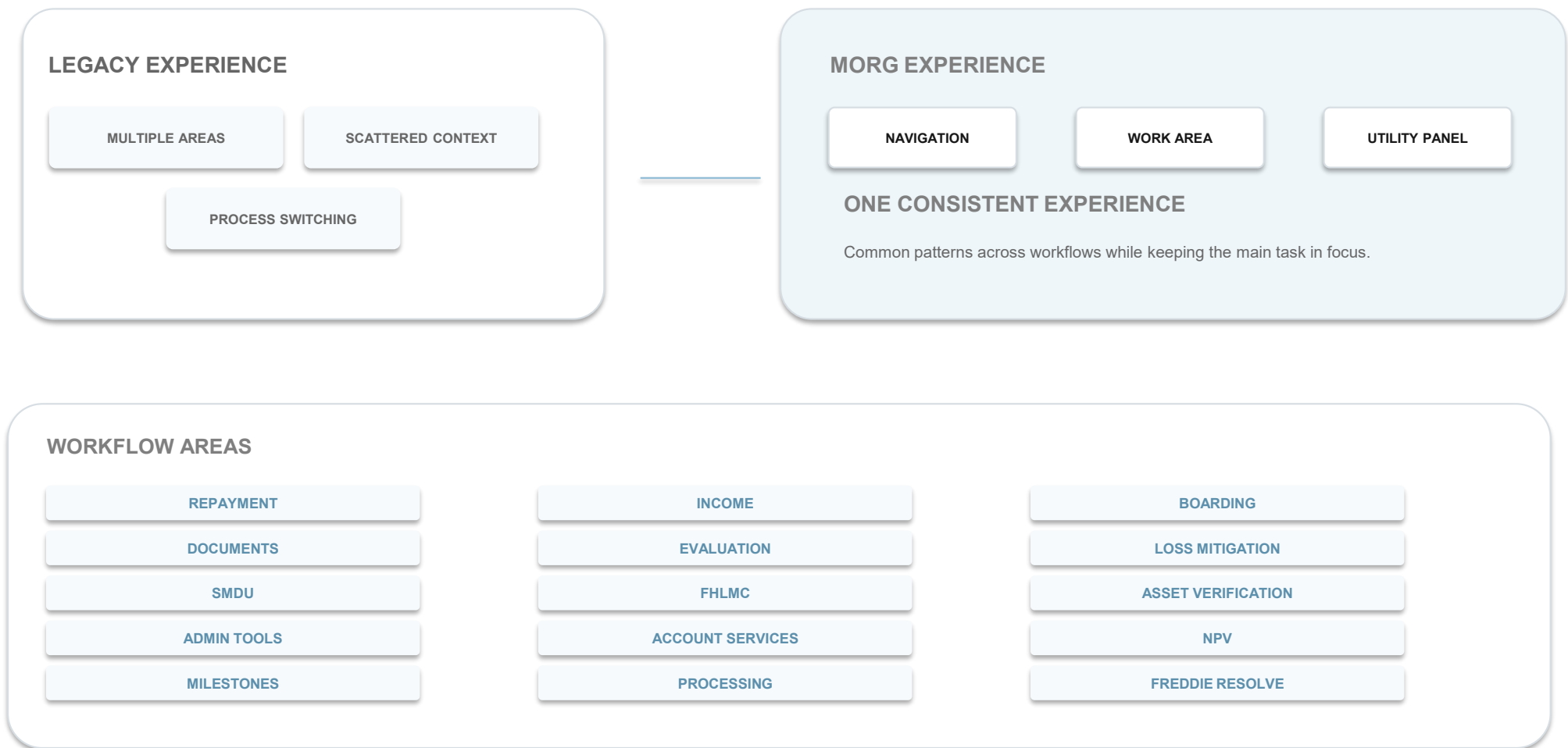
A representative workflow showing how the design evolved as requirements increased.

CONFIDENTIALITY NOTE

The original MORG interface was created in a confidential enterprise environment, so production screenshots are not included here. The case study uses abstracted product structures, flows and visual models to explain the work.

From a legacy experience to a more coherent servicing platform.

MORG was built to modernize the legacy Remedy experience and make mortgage servicing easier to navigate.



Keep navigation, work and supporting context in balance.

The MORG interface used a consistent three-part experience across multiple workflows.

LEFT - NAVIGATION

Quick access to major product areas and loan information.



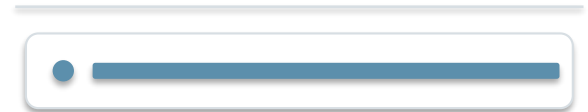
CENTER - WORK AREA

Primary workspace where users complete the current mortgage process.



RIGHT - UTILITY PANEL

Supporting information and tools that can open when needed without losing workflow context.

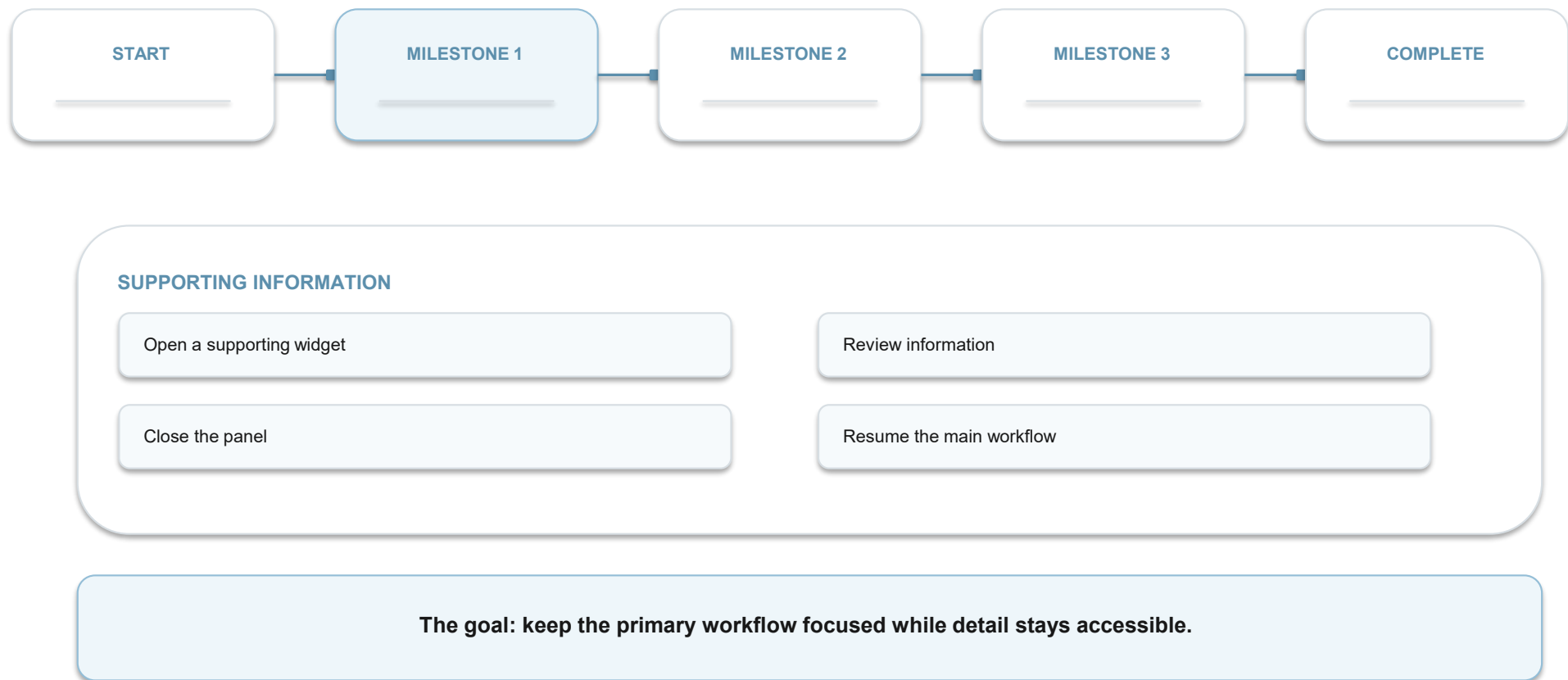


DESIGN PRINCIPLE

Keep the primary workflow focused while supporting information remains available when users need it.

Make the process visible without making the page feel heavy

For process-heavy areas such as Processing, milestone stages and supporting widgets helped preserve context.



A workflow can become difficult when every requirement competes for attention.

Repayment Plan had to bring information and actions together while remaining understandable.

THE CHALLENGE

The workflow needed to bring together multiple types of information and actions on a single page. The challenge was not simply displaying the data - it was creating an experience where users could understand, review and act without feeling overwhelmed.

NEW REQUIREMENT

Freddie Resolve introduced additional fields and conditional interactions for eligible FHLMC plans.

UX RISK

Adding everything directly into the existing top section could create a crowded experience.

Translate business requirements into a focused experience.

The BA and PO defined the business information, fields and actions; the UX work determined structure, priority and interaction.

INFORMATION	UX STRUCTURE	WHY IT HELPS
CORE REPAYMENT INPUTS	Top section	Primary information stays visible.
PRIMARY ACTIONS	Right side	Actions remain close to the decision point.
CASE INFORMATION	Structured sections / tabs	Related details stay grouped.
ADDITIONAL FREDDIE RESOLVE	Progressively disclosed	Extra complexity appears only when relevant.
CONTEXTUAL COMMENTS	Relevant state only	Avoid permanent fields when they are not always needed.

The outcome is a page that adapts to requirements without continually growing in visual weight.

A focused single-page repayment experience.

Users could review key repayment information, understand the case and perform actions without navigating through multiple screens.

REPAYMENT PLAN

PAYMENT TYPE

Monthly

AMOUNT

1,250

START DATE

Jun 01

STATUS

Active

CASE DETAILS

ELIGIBILITY

CALC LOG

CASE DETAILS

- Repayment information
- Payment schedule
- Changes / notes

ELIGIBILITY

- Eligibility context
- Applicable conditions

CALC LOG

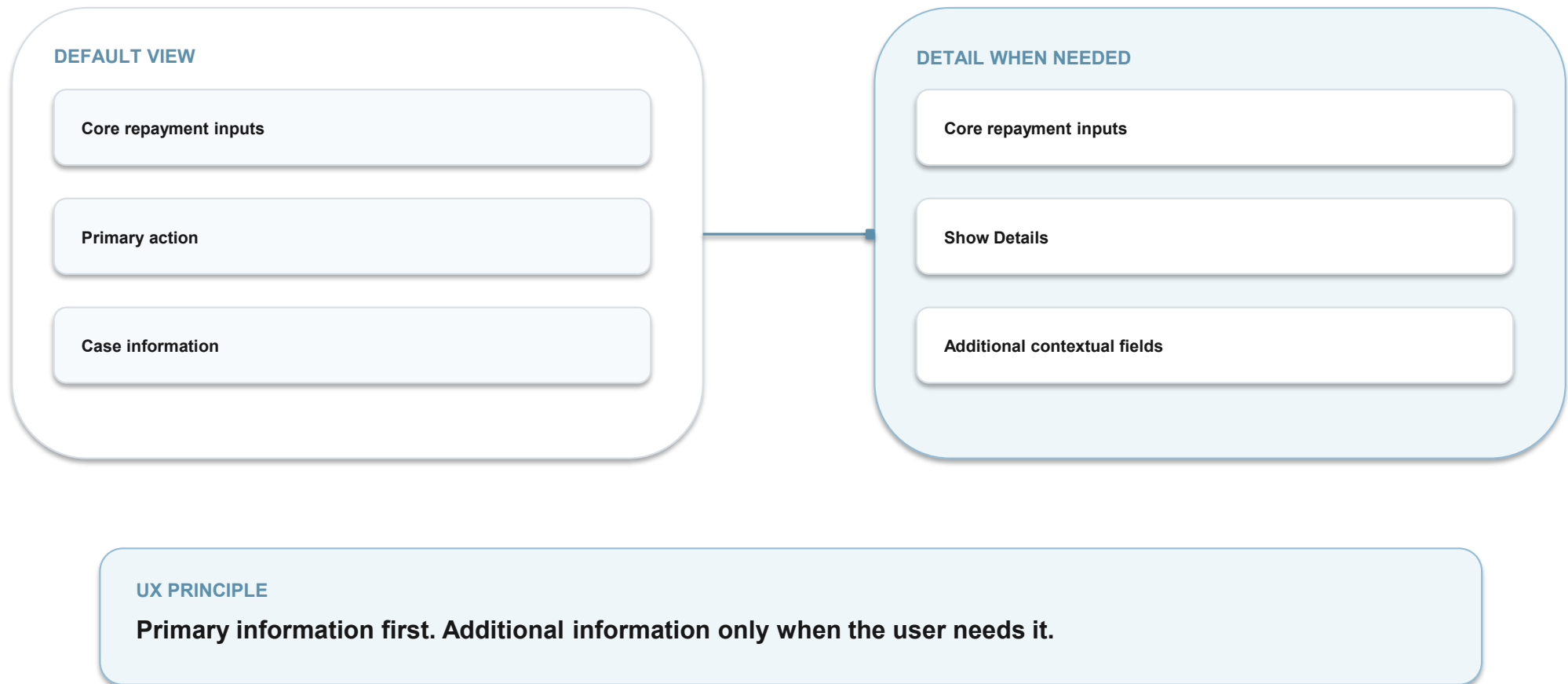
- Calculation context
- Trace the logic

PRIMARY ACTION

ORIGINAL UI WITHHELD - STRUCTURE SHOWN ONLY

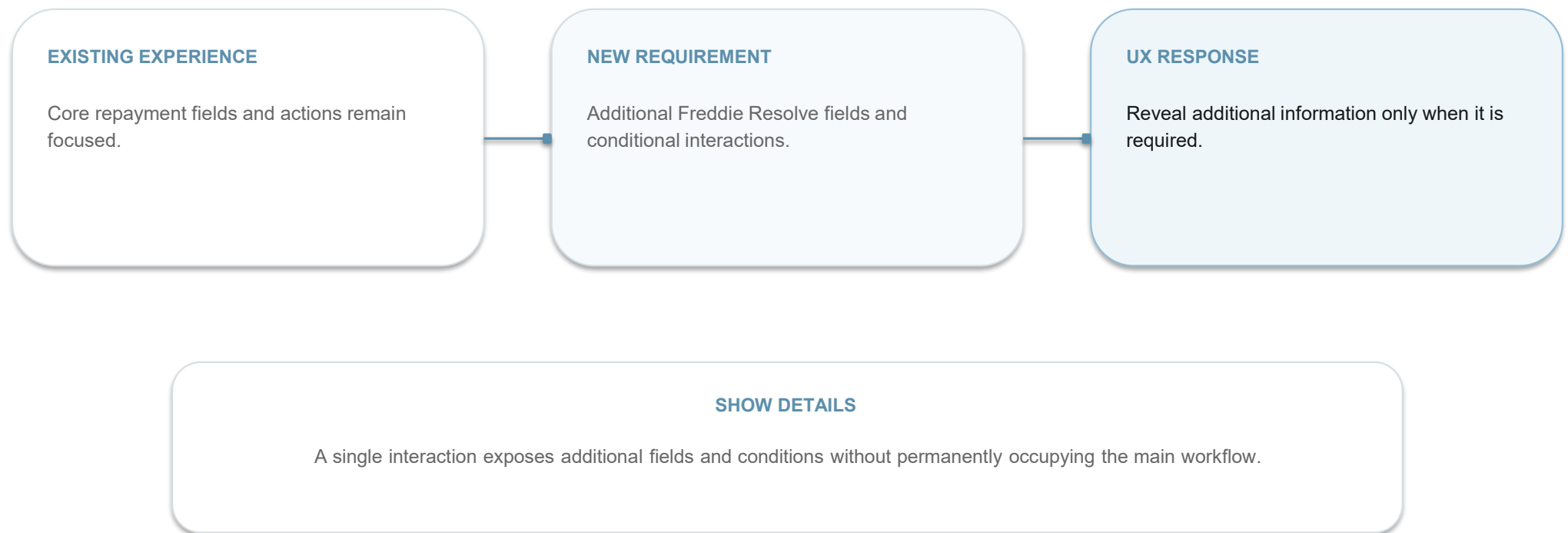
Keep the main page focused; reveal supporting detail when it becomes relevant.

The design uses progressive disclosure to keep the user oriented without removing necessary information.



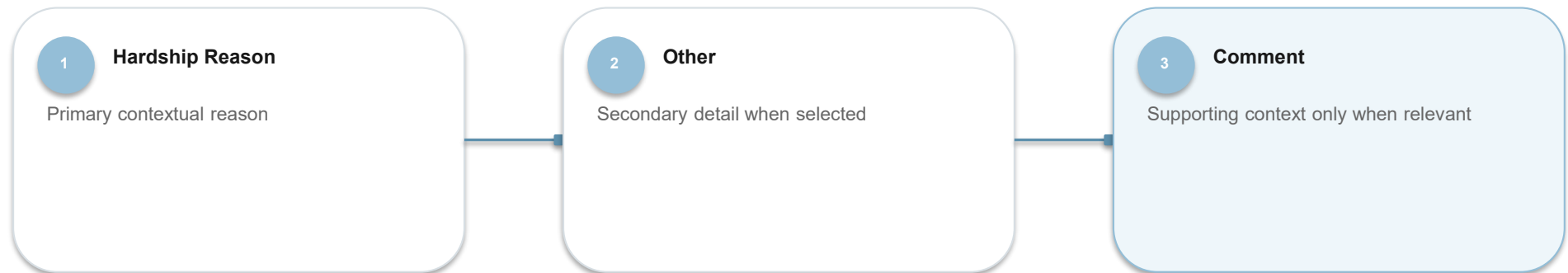
Freddie Resolve introduced new requirements.

The response was not to add more permanent fields - it was to introduce a contextual Show Details pattern.



Progressive disclosure keeps the interface minimal while supporting the complete requirement.

The interaction exposes contextual information only where the business logic requires it.



READ-ONLY + CONTEXTUAL

Extension Indicator stayed read-only, with supporting information available contextually when applicable.

Minimal interface + complete business requirement

ENTER -> REVIEW -> ACT -> SUBMIT -> TRACK.

The final experience kept the workflow connected from first input to status and history.



DESIGN RESULT

Users could complete the workflow without leaving the main experience, then return to status/history when needed.

Designed as a system, not a collection of screens.

Repayment Plan was one example of how the same UX principles were applied across MORG.

CLARITY

Make complex workflows easier to understand.

CONSISTENCY

Create predictable patterns across modules.

MINIMAL COMPLEXITY

Keep the interface focused as requirements grow.

SCALABLE PATTERNS

Design patterns that can evolve with new features.

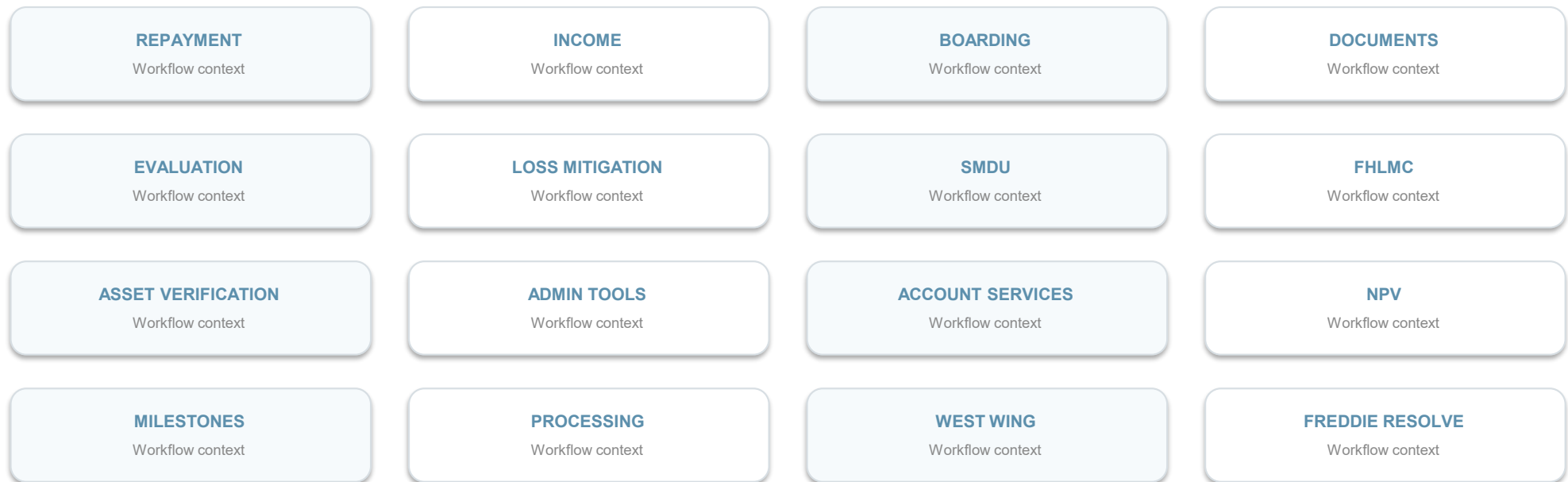
BUSINESS-DRIVEN UX

Translate business requirements into usable experiences.

The system remains coherent as modules, features and requirements evolve.

One product, many workflow contexts.

MORG supported a broad set of mortgage servicing areas within a shared UX language.



A shared interaction model reduces the need to relearn the product from module to module.

A focused workflow that could absorb new complexity.

The design kept the experience understandable as new mortgage servicing requirements were introduced.

FOCUS

Core repayment information and actions remain visible.

CONTEXT

Supporting details are available without losing the workflow.

FLEXIBILITY

Freddie Resolve complexity is revealed when relevant.

TRACEABILITY

Status and history remain part of the workflow.

TEAM RESPONSE

The approach was well received by BA, PO and LOB teams and provided a pattern for future requirements.

A scalable pattern for business-driven UX in a complex enterprise product.

Complexity should be structured, not simply displayed.

The case study reflects a product-design approach grounded in workflow, context and system thinking.

THE TAKEAWAY

Designing mortgage servicing is not about fitting more information onto a page. It is about deciding what matters now, what can wait, and how users keep their place as the process evolves.

Original MORG screens are omitted due to confidentiality. The visuals in this case study are abstract representations of the underlying interaction and information architecture.