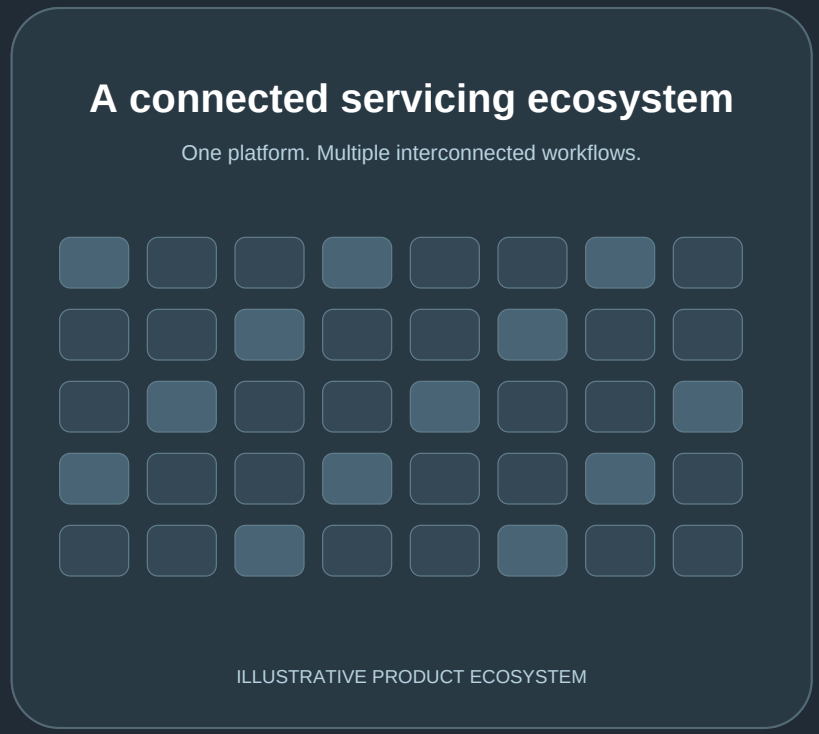
MORG

CUSTOMER MODIFICATION

UX CASE STUDY

From complexity to clarity.

Designing a consistent experience for a complex mortgage servicing platform.



Madhan Raj

UX Designer

ENTERPRISE MORTGAGE SERVICING

A broad range of UX work across the servicing product.

My work covered foundational design, complex workflows and detailed task-level improvements across MORG.

40+

BUSINESS MODULES

Across mortgage servicing operations

~200

UX CONTRIBUTIONS

Requests, enhancements and design improvements

4 years

DESIGN INVOLVEMENT

Primary UX design contribution

KEY AREAS OF UX CONTRIBUTION

- **DESIGN FOUNDATIONS**
  Design system, UI style guide, menu redesign and navigation patterns.
- **ONBOARDING & BOARDING**
  Boarding templates, onboarding journeys and supporting website experiences.
- **INCOME & EMPLOYMENT**
  Manual income entry, rental, self-employment and seasonal income journeys.
- **EXPENSES & FINANCIAL DETAILS**
  Expense review and verification, calculations and financial information.
- **DOCUMENTS & VERIFICATION**
  Loan documents, document checklists, linked documents and asset verification.
- **ELIGIBILITY & EVALUATION**
  Eligibility rules, evaluation states, overrides, NPV and trial workflows.
- **REPAYMENT & LOSS MITIGATION**
  Repayment journeys, extensions, rejection scenarios and payment-related experiences.
- **WORKFLOW & CASE MANAGEMENT**
  Process flows, milestones, case status, history and task-level improvements.
- **ADMIN & ACCOUNT OPERATIONS**
  Admin tools, user skills, support workflows and account-related experiences.

Modernising a legacy application required more than a visual redesign.

MORG was developed to modernise a legacy Remedy experience. The design challenge was to make multiple servicing activities feel like parts of one coherent product.

LEGACY EXPERIENCE

Separate work areas and legacy interaction patterns.

DESIGN CHALLENGE

Different workflows, information requirements and business rules.

MORG EXPERIENCE

A more coherent structure for navigation, work areas and context.

WHAT THE EXPERIENCE NEEDED TO SUPPORT

01

MULTIPLE WORKFLOWS

Different servicing areas within one product.

02

BUSINESS RULES

Requirements and conditions that shape each task.

03

CONSISTENT INTERACTIONS

Predictable patterns without forcing every workflow to be identical.

Primary UX design ownership across a complex enterprise product.

I was the primary UX designer on MORG for approximately four years, contributing across multiple business modules and partnering with business and technology teams.



UNDERSTAND

Work with BAs and product stakeholders to understand requirements, workflows and constraints.

STRUCTURE

Translate requirements into information architecture, user flows and interaction models.

DESIGN

Create wireframes, prototypes and high-fidelity interfaces.

COLLABORATE

Support handoff, clarify interactions and work with developers during implementation.

EVALUATE

Participate in post-release usability testing with actual end users.

DESIGN CONTRIBUTION

From understanding the requirement through design, engineering collaboration and post-release evaluation.

Understand the business process before defining the interface.

Mortgage servicing workflows involve interconnected processes, each with its own information requirements, business rules, dependencies and actions.

01 INFORMATION

What does the user need to know?

02 CONDITIONS

Which rules or requirements apply?

03 DEPENDENCIES

What affects the next step?

04 ACTIONS

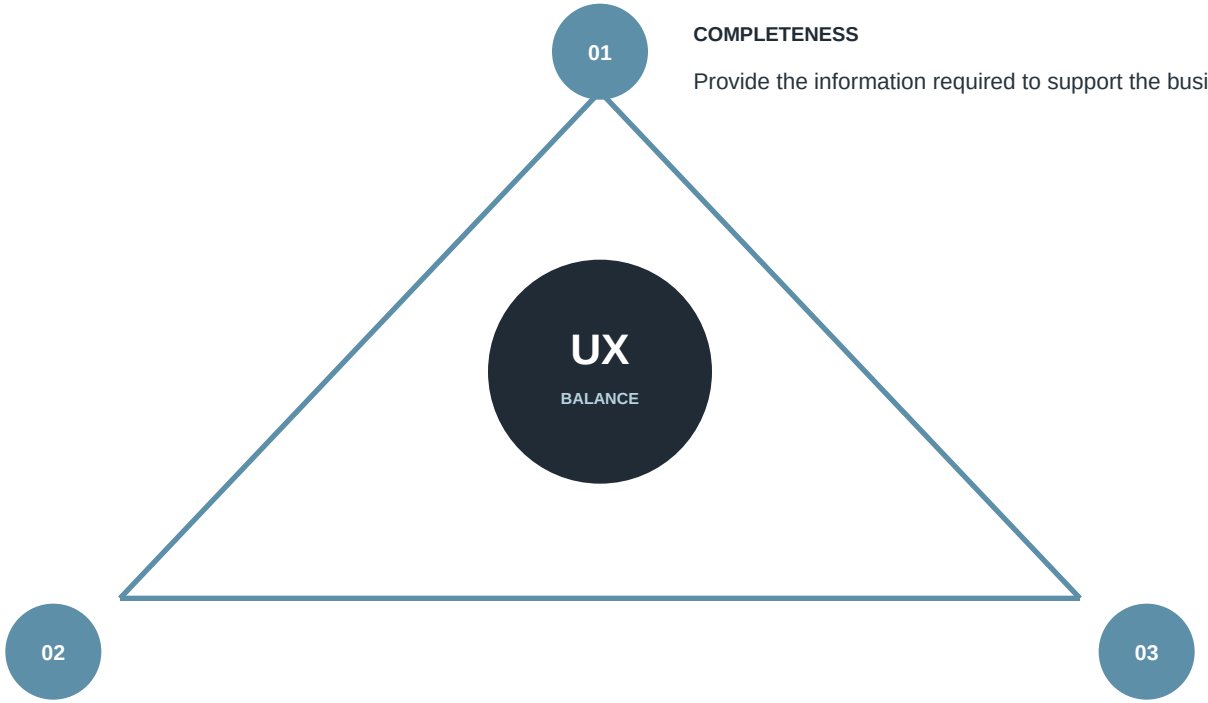
What does the user need to do?

HOW THIS INFORMED THE DESIGN

INFORMATION HIERARCHY	Identify what should remain visible and what belongs in supporting context.
WORKFLOW STRUCTURE	Group related information around the user's task and decision.
INTERACTION MODEL	Make actions and conditional information available at the right moment.

How can a complex workflow stay clear as requirements grow?

The Repayment Plan workflow needed to bring together repayment information, case details, eligibility context and user actions.



COMPLETENESS

Provide the information required to support the business process.

CLARITY

Help users understand information and identify appropriate actions.

SCALABILITY

Accommodate new requirements without continuously increasing complexity.

PRESERVE CLARITY AS REQUIREMENTS GROW

A broad range of UX work across the servicing product.

My contribution covered new experiences, enhancements and usability improvements across multiple business areas. The work ranged from foundational patterns to detailed task-level interactions.

01

FOUNDATIONS

Design system, UI style guide, menu and visual consistency.

02

WORKFLOWS

Onboarding, process flows, milestones and task completion.

03

FINANCIAL INFORMATION

Income, expenses, assets and supporting calculations.

04

DOCUMENTS & VERIFICATION

Document checklists, uploads, comments and verification journeys.

05

ELIGIBILITY & EVALUATION

Eligibility rules, evaluation states, overrides and review actions.

06

OPERATIONS & ADMIN

Administrative tools, user skills, support workflows and account information.

Creating consistency across a growing enterprise experience.

I contributed to foundational UX work that helped establish and maintain a coherent interface across different workflows and user needs.

01

DESIGN SYSTEM

Reusable components and patterns to support consistent interface design.

02

UI STYLE GUIDE

Shared visual rules for typography, colour, spacing and interface elements.

03

NAVIGATION & STRUCTURE

Menu and information organisation to help users move through the product.

A consistent foundation supports different workflows without making them feel disconnected.

PREDICTABILITY

Familiar patterns across screens.

REUSABILITY

A repeatable approach to common interface needs.

COHERENCE

A more unified product experience.

Making complex tasks easier to understand and complete.

I worked on end-to-end user journeys and task-level UX improvements, translating business processes into clearer steps, actions and feedback.

01 — 02 — 03 — 04

UNDERSTAND

Clarify the user goal, business rules and required information.

STRUCTURE

Organise the steps and group related information.

INTERACT

Define actions, states, validation and system feedback.

COMPLETE

Help users understand progress and what happens next.

TYPES OF UX PROBLEMS ADDRESSED

- Process clarity
- Search & suggestions
- Task status
- Error and exception states
- Milestone visibility

Structuring information-heavy screens around user decisions.

Many servicing tasks involve reviewing financial details, documents, borrower information and case history. I worked on presenting this information in a clear and usable way.



KEY DETAILS

Important information visible first.

SUPPORTING DATA

Related details grouped together.

DOCUMENTATION

Evidence and notes easy to locate.

HISTORY & STATUS

Progress and changes easy to review.

HIERARCHY

Prioritise what matters to the task.

GROUPING

Keep related information together.

SCANNABILITY

Make important details easy to find.

CONTEXT

Show supporting information where it is useful.

Designing for everyday operations and less common scenarios.

The work also covered administrative experiences, support tools and edge cases where clarity, control and accurate status information are important.

OPERATIONAL EXPERIENCES

ADMINISTRATION

Tools for managing users, access and operational information.

SUPPORT WORKFLOWS

Experiences that help teams review and resolve requests.

ACCOUNT INFORMATION

Clear presentation of account details and related status.

EXCEPTIONS & EDGE CASES

ELIGIBILITY & OVERRIDES

Make conditions and available options understandable.

REVIEW & REWORK

Support correction, rejection, reversal and follow-up states.

AUDIT & HISTORY

Help users understand changes, comments and process status.

The goal was to make both routine work and complex exceptions easier to navigate.

Designing the complete journey, not just individual interface sections.

The Repayment Plan experience supported a connected sequence of user activities.



ENTER

Capture or select core repayment inputs.

REVIEW

Understand case details and eligibility.

ACT

Take the appropriate action in context.

SUBMIT

Complete the required information.

TRACK

Follow status and history.

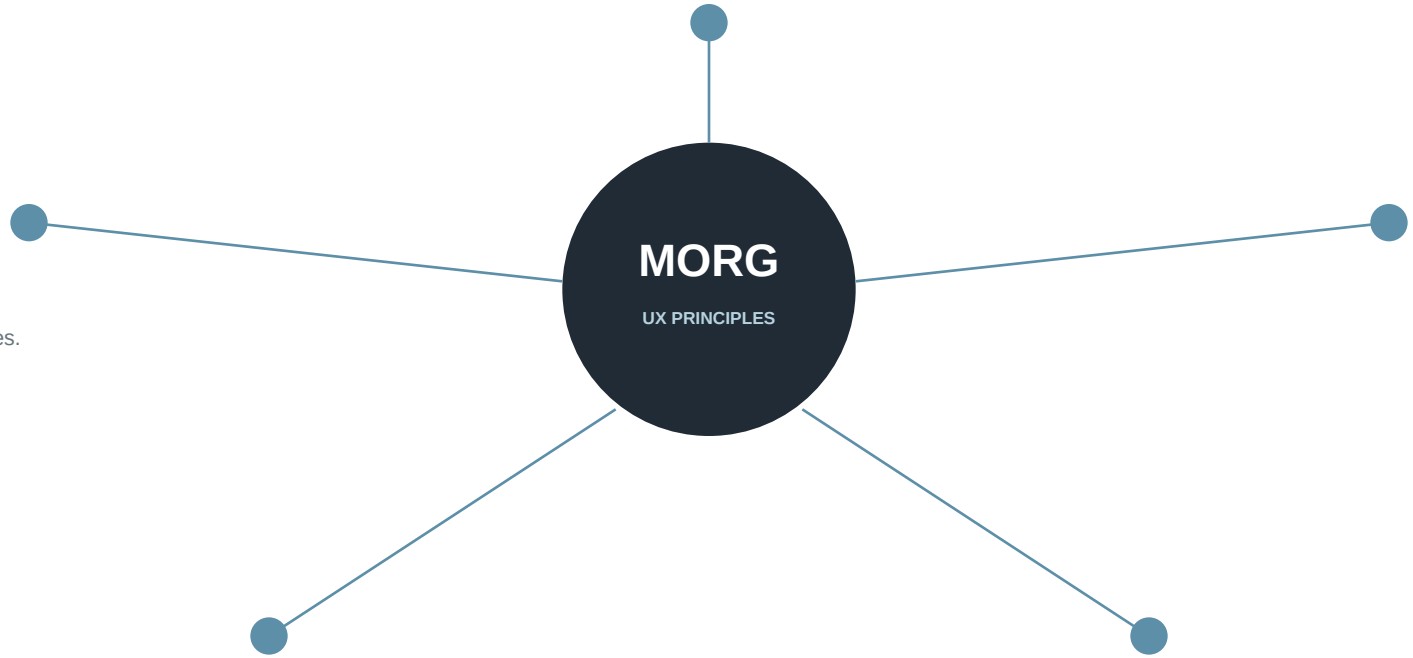
A connected workflow from initial input through action, submission and follow-up.

Designed as a system, not a collection of screens.

The same UX principles informed design contributions across MORG.

CLARITY

Make complex workflows easier to understand.



CONSISTENCY

Create predictable patterns across modules.

CONTROLLED COMPLEXITY

Keep the interface focused as requirements grow.

SCALABLE PATTERNS

Allow patterns to evolve with new features.

BUSINESS-DRIVEN UX

Translate requirements into usable experiences.

One product. Multiple workflows. Continuous UX contribution.

Across approximately four years, I contributed to UX design across 40+ MORG business modules and approximately 200 UX requests and enhancements.

40+

BUSINESS MODULES

~200

UX CONTRIBUTIONS

4 YEARS

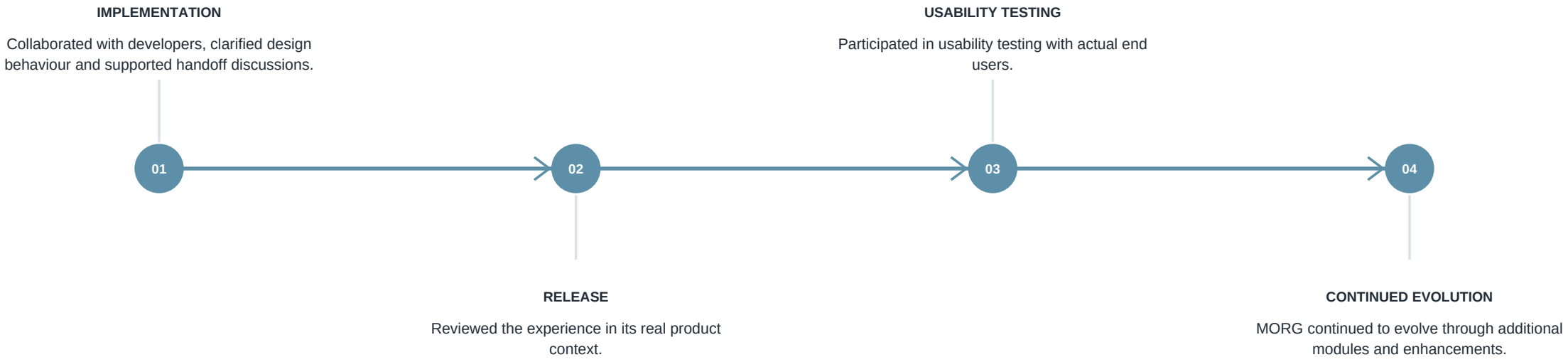
PRIMARY UX DESIGN CONTRIBUTION

WHAT THE CONTRIBUTION INCLUDED

- **NEW WORKFLOWS**
  Designing new task and feature experiences.
- **EXISTING EXPERIENCE**
  Improving interfaces and interactions.
- **CHANGING REQUIREMENTS**
  Translating evolving business needs into UX solutions.
- **PRODUCT CONSISTENCY**
  Maintaining coherent patterns across servicing areas.
- **DELIVERY SUPPORT**
  Helping the product evolve through implementation.

The work continued beyond design handoff.

My involvement extended beyond producing design specifications and handing them over to engineering.



MORG / REFLECTION

Complexity should be structured, not simply displayed.

Good enterprise UX starts with understanding the business, structuring complex workflows and making information easier to act on.

1 **UNDERSTAND**

Learn the business logic before simplifying the interface.

2 **CONNECT**

Design for the whole task and its surrounding workflow.

3 **EVOLVE**

Build consistency as the product and its requirements change.

Madhan Raj / UX Designer

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