

CASE STUDY

AllRegs Division of EllieMae (ICE)

SUBSCRIPTION BASED
DOCUMENT PUBLISHING & MANAGEMENT

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RESULTS



DOCUMENT PUBLISHING & MANAGEMENT AS A SERVICE

+440,000 DOCUMENTS

+1000 UPDATES PER DAY

Industry's most recognized single source for regulatory and investor information.

AllRegs Online is part of the EllieMae suite of tools and services that processes 35% of U.S. mortgage applications.

"Bryan exceeded my expectations.

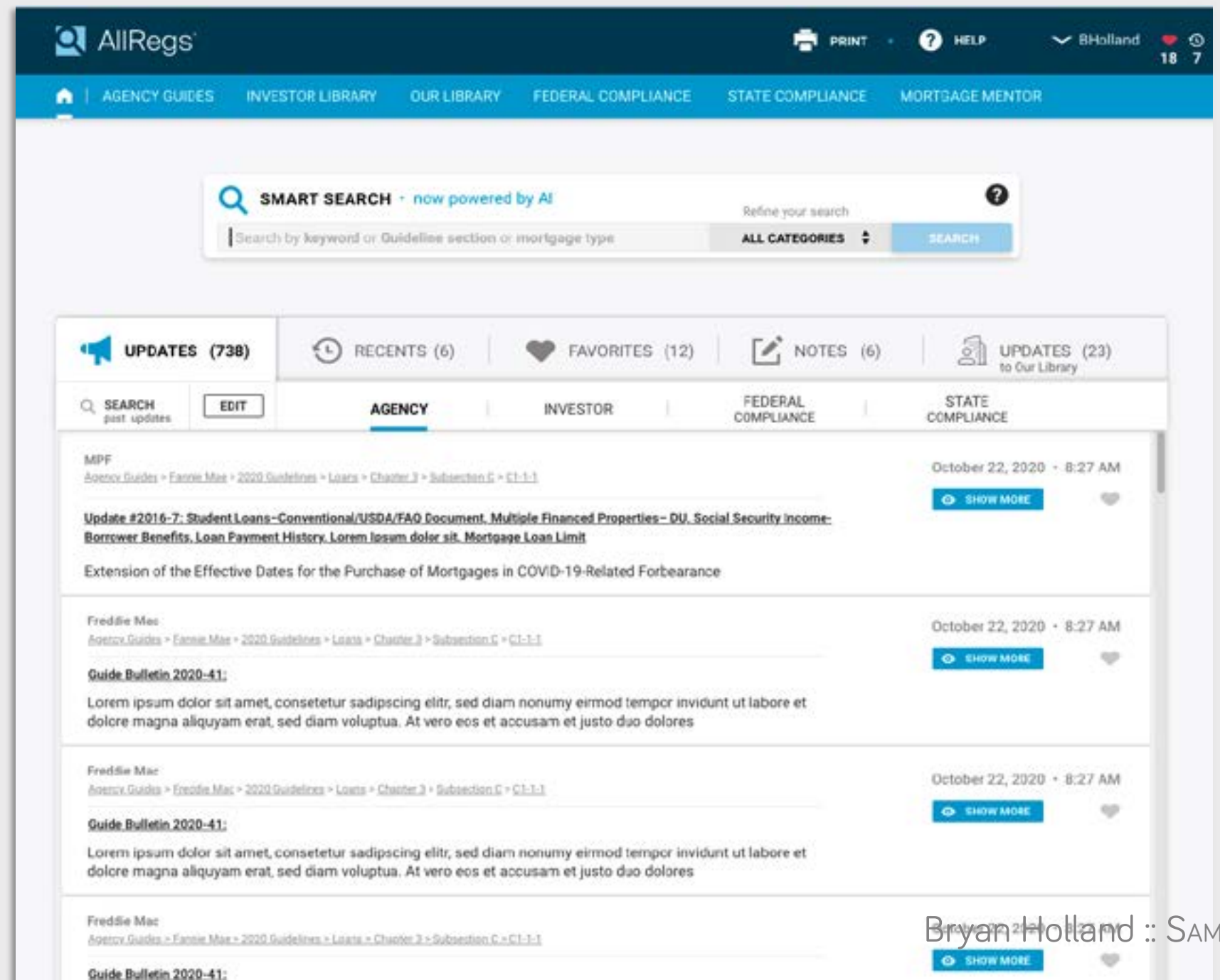
He took extra steps to really understand our customers and how they interact with the site. He went above and beyond the initial ask and recommended a full redesign that will have a major impact on usability and adoption of our site. His designs are clean, modern and user centric. Big bonus was that he was also fun to work with!"

Lynn Richmond

Director of Product Management,
Ice Mortgage Technology

"Clean simple and obvious"

INDUSTRY LEADERS USER GROUP PARTICIPANTS



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PROBLEM SPACE

Problem Space

AllRegs was purchased by Ellie Mae, then EllieMae was purchased in 2020 by ICE Mortgage Technologies. The existing developers had no appetite to change the design as they were responsible for maintaining uptime for the 10,000 daily users and the +1000 daily updates. Much of the site, page and document display design was 15 years old and starting to fail in modern browsers.

The Director of Product for AllRegs was getting feedback from her paying customers: **multiple page misdraws, Table of Contents failure, server time outs and bad usability.**

BOTTOMLINE:

It was faster to search for these documents on Google, where the display was flawless and search worked much faster and more accurately.

So why pay for this service?

My Role

- **Research, Strategy, UX, UI**
- **Prototypes & Proofs of Concept**
- **Re-Brand Product**

Goals

- 1- Update look-n-feel of this aging product
- 2- Fix home page design
- 3- Highlighting new features:
Search, Favorites and Notes
- 4- Fix usability issues
- 5- Develop new approach to **Table of Contents**

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USERS

10,000 USERS/MO

PAID SUBSCRIPTION

50% POWER USERS

MOST WERE LIBRARY SCIENTISTS, +55YO, WORE CORRECTIVE LENSES.

50% AD HOC USERS

FAST SEARCH FOR A DOCUMENT, SCAN DOCUMENT TO FIND ANSWER

USER DISCOVERY INCLUDED:

Online Survey

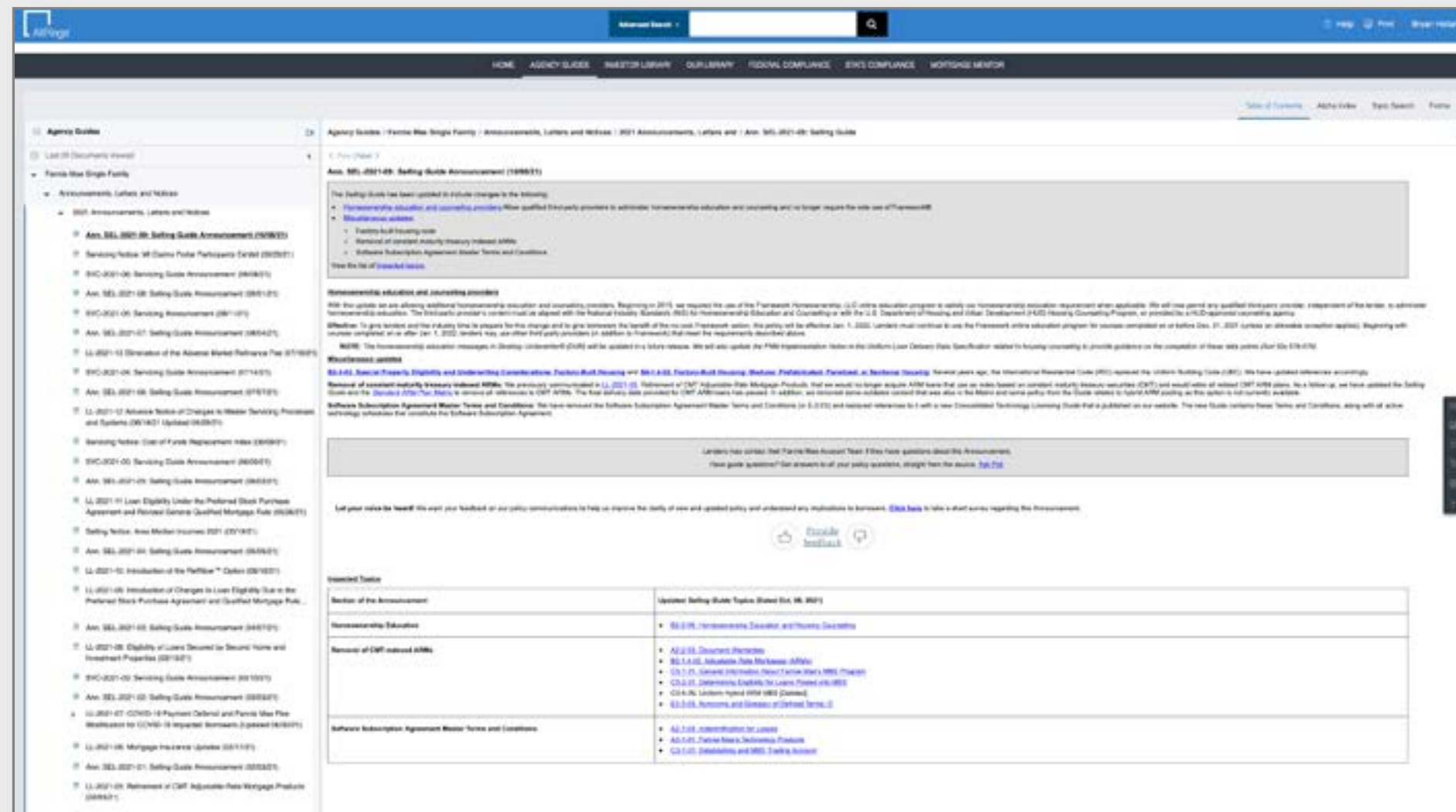
+1000 responded

Power User Group (industry leaders)

100 invited

40 active (monthly)

Starting point



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AGENCY GUIDES

AGENCY GUIDES

CENTER OF FOCUS

- Highlight new features
- Information Architecture
- Page pattern design
- Invent CSS Master
- 8 point/12 column grid
- Design system w/ icons

EXTRA ITEMS

- Document compare tool
- Re-brand
- Modals
- Admin section
- Login

+50% of users spent time in Agency Guides

Most of the USER complaints were centered around this section.

The screenshot displays the AllRegs website interface. The top navigation bar includes 'AGENCY GUIDES', 'FEDERAL COMPLIANCE', 'STATE COMPLIANCE', 'INVESTOR LIBRARY', 'MORTGAGE MENTOR', and 'OUR LIBRARY'. Below this, a secondary navigation bar lists 'AGENCY GUIDES', 'TABLE OF CONTENTS', 'ALPHA INDEX', 'TOPIC SEARCH', and 'FORMS'. The main content area is divided into two columns. The left column, titled 'GUIDES', lists various categories such as 'Fannie Mae Single Family', 'Fannie Mae Multifamily', 'Freddie Mac Multifamily', 'FHA Single Family', 'FHA Multifamily', 'Ginnie Mae', 'MPF—Mortgage Partnership', 'RURAL Housing Service', 'US Treasury - MHA Program', and 'VA'. The right column, titled 'WHAT'S NEW IN AGENCY GUIDES', features a list of recent updates, including 'Fannie Mae Updates LL-2020-04: Impact of COVID-19 on Appraisals', 'Fannie Mae Updates LL-2020-03: Impact of COVID-19 on Originations', 'Freddie Mac Announces Guide Bulletin 2020-47 (Extension of Temporary Flexibilities Related to COVID-19)', and 'MPF Program Announces Updates to Annual Eligibility Certification Forms OG1 and OG2'. Each news item includes a brief description and a date/time stamp.

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DOCUMENT VIEW

DOCUMENT VIEW is nearly always the reason for the hunt.

But you need to be able to get there.

- TABLE OF CONTENTS
- Proof of Concept
- Created Crawler
- New JSON file
- Master CSS

Replaced the table of contents with a JSON file and creating a master style sheet resulted in a replacing over **17,000 lines of HTML/CSS with less than 90 lines.**

Users spent 2-3 hours PER HUNT

The screenshot displays the AllRegs web application interface. The top navigation bar includes 'AGENCY GUIDES', 'FEDERAL COMPLIANCE', 'STATE COMPLIANCE', 'INVESTOR LIBRARY', 'MORTGAGE MENTOR', and 'CUR LIBRARY'. The main content area is titled 'AGENCY GUIDES' and shows a breadcrumb trail: 'Agency Guides > Fannie Mae Single Family > 2019 Selling Guide > Part A. Doing Business with Fannie Mae > Chapter A1-1. Application and Approval of Seller/Service > Chapter A1-1-01. Application and Approval of Seller/Service'. The left sidebar contains a table of contents for the '2019 Selling Guide', with 'Application and Approval of Seller/Service' selected. The main content area displays the 'Introduction' section, which provides general information about selling whole loans to Fannie Mae and pooling loans into MBS, including a list of topics such as Volume Limitations, Whole Loan Commitments, MBS Commitments, Pooling Loans into a Fannie Mae Trust for MBS, Bulk Transactions Options, Pricing, Fees, and Loan-Level Price Adjustments, Premium Pricing Recapture, and No Assignment of Whole Loan or MBS Commitments. Below the introduction is a 'Related Announcements' section with a table of announcements.

Announcements	Issue Date
Announcement SVC-2017-11	December 11, 2017

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SEARCH + ADVANCED SEARCH

SEARCH

The user group helped refine this through iterative prototyping.

- Smart search
- Cleaned up interface
- AI-based COVEO integration
- Table of Contents repurposing

...the other half of users use search.

The screenshot displays the 'SMART SEARCH' interface, which is noted as 'now powered by AI'. It features a search bar with a placeholder 'Search by keyword or Guideline section or mortgage type' and a 'COLLAPSE' button. Below the search bar are 'SEARCH TOOLS' including 'MATCH TO: Match any word', 'FIND SYNONYMS: [checkbox]', 'FILTER BY AREA OF RESPONSIBILITY:', and 'INCLUDE OLD CONTENT: [toggle]'. A section titled 'SELECT A SPECIFIC LIBRARY TO SEARCH' contains a list of categories: AGENCY GUIDES (with sub-items like Fannie Mae Single Family, Freddie Mac Multifamily, etc.), INVESTOR LIBRARY, OUR LIBRARY, FEDERAL COMPLIANCE, and STATE COMPLIANCE. A dropdown menu is open over the 'AGENCY GUIDES' section, showing a list of areas to filter by: Compliance (checked), Education and Training, Legal, Operations (Processing and Closing) (highlighted), Other, Quality Control, Servicing, Secondary Marketing, Loan Origination and Sales, and Underwriting. A 'SEARCH' button is located at the bottom right of the interface.

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WHAT I DID

- 1- I **rebranded** and **redesigned** entire application- all sections, pages and interfaces, also achieved ADA compliance.
- 2- I redesigned all modals- signin, errors, password recovery, advanced search, etc.
- 3- I designed all **New Icons**, aiming at older audience.
- 4- **User feedback was very positive** on new features and their usability.
- 5- **PROOF OF CONCEPT- Table of Contents**

The Table of Contents was having multiple failure points and display issues, users rated this as a MUST HAVE in user feedback.

What I did:

- Technology audit with developer-
 - Current TOC utilized inline styles & years of manual style overrides
 - Some users experienced 22 server calls in a single TOC click
- Created Content Crawler to crawl +440,000 documents and export JSON File to AWS
- Design Master CSS styles to read from JSON file

RESULT

- All 440,000 document titles and links in one JSON file (in one server call).
- USERS experienced a quick and spritely TOC experience.
- Stakeholders viewed as SUCCESS.

