ROCKET MORTGAGE
PURCHASE APPLICATION

END-TO-END REDESIGN

Overview

Rocket Mortgage's purchase application generates about 10.5 billion dollars in annual closed loan volume, via ~2.3 million unique app starts. As the "front door" of the business, there was opportunity to further increase conversion and make it easier for first-time homebuyers (around 70% of clients) to complete their application without banker assistance.

Metrics Moved

+22% app starts

+15% app completions

-20% struggle scores

My Role

- Led content design for the full redesign effort and established new content strategy.
  - This new strategy was used to inform a similar redesign of our refinance application.
- Partnered with product design and research to significantly restructure application order.
- Developed prototypes, tested content variants, and presented findings to senior leaders.
- Proposed new logic to down payment flow and worked with engineering to implement it.

The Process

Diagnose the problems

Only ~14% of clients were completing the application. To find out why, my co-designer and I partnered with our research team to conduct preliminary interviews. Here's what we found:

1. **The application felt generally too long.** Though they were promised a quick process up front, many clients became overwhelmed by the number of screens they had to navigate.
2. **Some parts of the application felt "too committal."** Clients felt pressured to enter exact numbers (income, assets, home price) that they didn't always have quick, easy access to.
3. **Clients didn't fully understand the purpose or intended outcome of the application.** Many questioned whether they were really at the right point in their journey to apply.

Cut and consolidate

With user feedback that our application was too lengthy, the first step was to cut and consolidate wherever possible. One of the biggest issues was the fact that we were presenting clients with only a single question per screen, despite no existing research to support this approach.

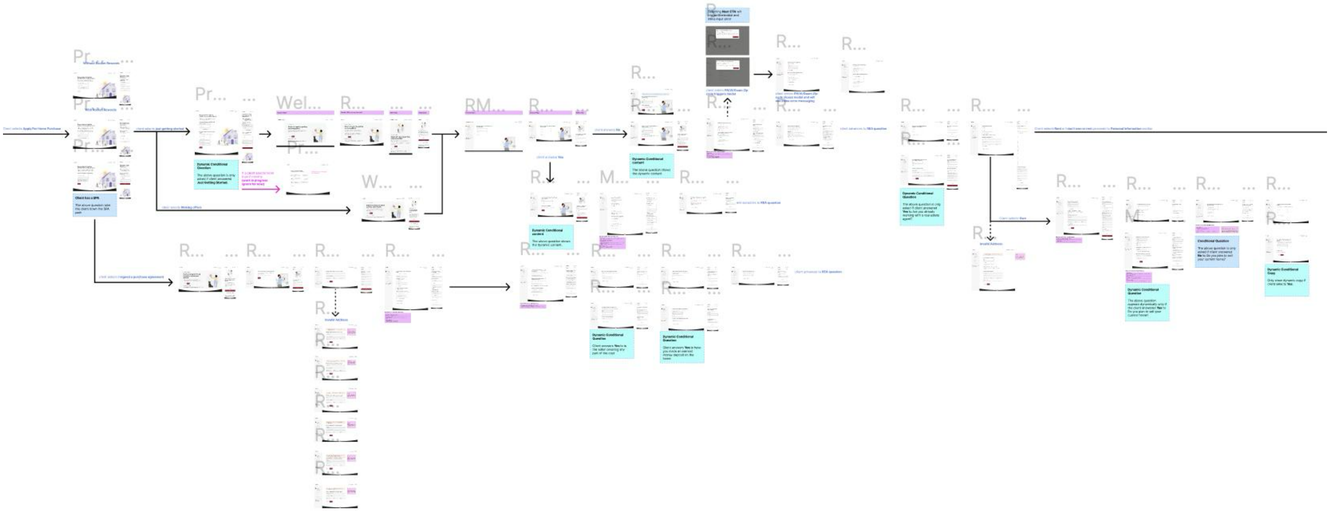


Fig 1: Bird's eye view of a very small portion of the original application flow.

To address this issue, I led two workshops with my product manager, a few engineers, and my co-designer to comb through every screen of the application. Through this, we identified which questions could logically be grouped together and presented, progressively, on a single screen and which could be postponed to a later part of the mortgage process.

The result was a r**eduction of nearly 35% of screens** which equates to **an average of 14 minutes saved from app start to completion** – a monumental first step in creating a more streamlined experience.

Renew the content strategy

The purchase application had been piecemealed together over the years by numerous designers. As such, it lacked consistency, a clear, confident voice, and a coherent narrative.

Entering this project, my top priority was to develop a client-centric content strategy that could be replicated across not only the purchase application, but also our refinance application and the remainder of the consumer mortgage experience (this includes the origination and servicing platforms).

My first step in this process was to audit the existing experience, in full, against the backdrop of our client research. Through this, I identified a few overarching goals: instill clients (especially first-time homebuyers) with a greater sense of confidence and control, lower the stakes (while still acknowledging the significance of their decision), and lean into transparency.

Next, I evolved these general goals into specific content design principles that could be circulated among and adopted by my partners. These ultimately served as the backbone for not only the language used throughout the application, but also its structure:

We give before we take.

We believe a feeling of reciprocity is crucial for gaining client trust. Before asking for sensitive, personal information (like phone number or finances), we clearly outline the value we provide. We listen to clients' goals, foster their excitement, and put "what's in it for them" front and center.

We cut through complexity with transparency.

We believe clients should have the full picture, even when it's overwhelming. We never shy away from complex terms and concepts. Instead, we lean in using plain language and progressive disclosure to create safe learning environments. We also consistently foreshadow what's next to help clients feel confident and informed.

We meet clients where they're at.

We believe every journey is unique and tailor our language accordingly. Wherever possible, we employ dynamic content to show clients we're listening to what they've shared. We also recognize our application is an entry point into one's mortgage journey and lower the stakes by encouraging estimates and flexibility in answers.

Lay the foundation

With the full experience audited, and with content design principles established, the next big step was to ensure the application's overarching structure was sound and aligned with these new strategies.

Here's the application's original navigation:

Fig 2: Desktop view of application's original navigation, positioned at the top of the screen.

This navigation had several glaring issues when held up against our new content design principles, in relation to both its sequencing and functionality.

Sequence issue:
For one, this navigation is in direct discordance with the principle of "we give before we take." Rather than meeting clients with their excitement (about their future home, which they're there to secure financing for), this sequencing instead asks clients to first disclose an entire section's worth of personal information about their current home.

Functionality issue:
Additionally, this navigation omits a lot of critical information about what these sections might entail or how long they might take to complete (in discordance with the principle of "we cut through complexity with transparency").

Here's an overview of what I did to address these concerns and to align the navigation and structure of the application with our new content design principles:

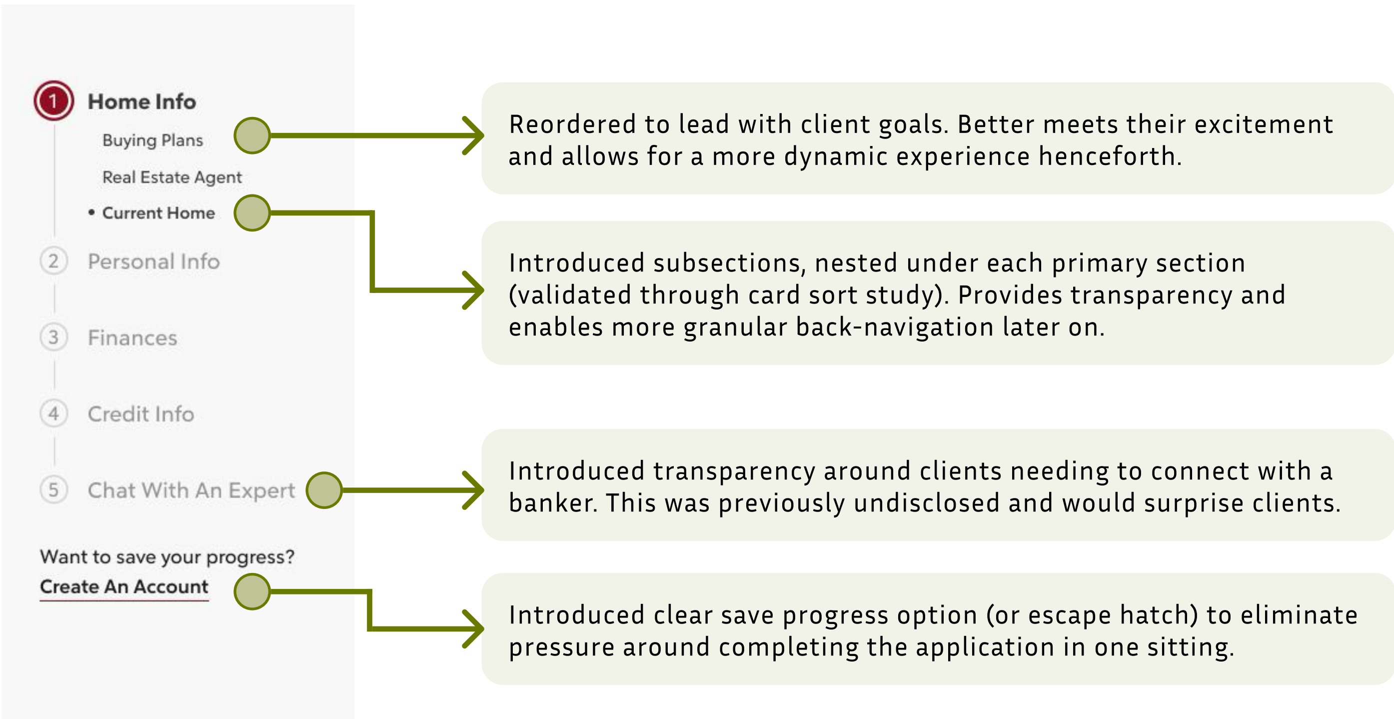


Fig 3: Desktop view of new nav.

Restructure the narrative

After ensuring the skeleton or frame of the application was in order, it was time to fill it with a cohesive client-centric narrative (again, grounded in the new content design principles).

One of the biggest changes I implemented was a reimagining of the welcome experience. On the next page is the application's original welcome screen and the first question directly proceeding it:

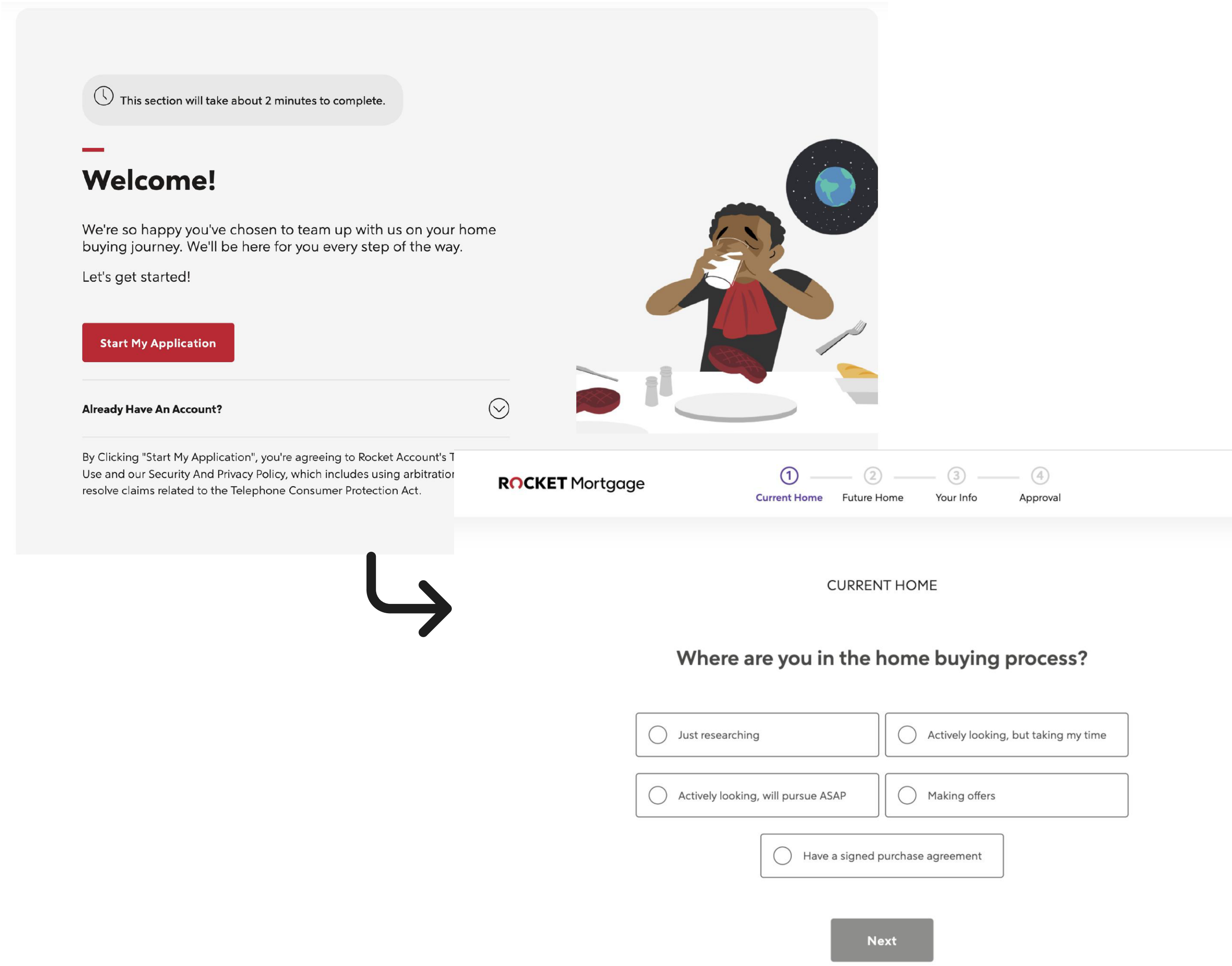


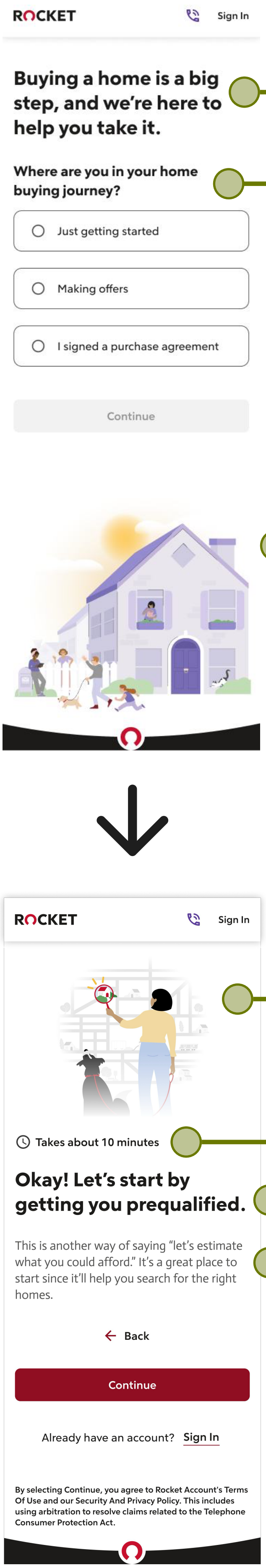
Fig 4: Desktop view of the original welcome screen and the first screen after a client begins their app.

This welcome experience had several major issues in relation to its sequencing, language, and imagery:

Sequencing issue:
Clients might begin a purchase application at many different points in the home-buying process. By asking them where they were in this process *after* welcoming them, we were missing the chance to highlight what they could expect (i.e., the outcome for a client “just getting started” is very different from one who “has a signed purchase agreement”).

Language issues:
The welcome screen’s language was both generic and vague. The header of “Welcome,” while inviting, doesn’t provide clients with any grounding info about where they are or what they’re being welcomed to. The body, while human sounding, keeps things pretty mysterious and skews “we” or Rocket-centric, instead of putting the client first.

Imagery issue:
Visually, the illustration on this first screen is completely disconnected from the concept of purchasing a home or even welcoming a client to the experience. It lovingly became known as “milk steak boy” for the duration of our redesign.



Led with clear acknowledgment of why a client is here and warm reassurance that we'll help guide them through.

Reordered to ask where a client is in their journey prior to officially welcoming them, allowing for a clearer more value-driven story. Though this initially received a bit of pushback from my product team (as it would delay app start and potentially reduce conversion) this approach was validated through A/B testing and resulted in an eventual **+8% lift in app starts!**

Paired with our illustrator to introduce new imagery. Wanted it to relate to home buying and evoke a feeling of "new beginnings."

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Updated estimate to reflect time to complete the entire app and not just the first section (for sake of greater transparency).

Reworked H1 to be hyper specific about what a client could expect by completing the application. I developed 3 variations of this H1, based on a client's answer to the preceding question:

For clients who indicate they're "making offers"
Great! Let's help you stand out from other buyers.

For clients who indicate they've "signed a purchase agreement"
That's exciting! Let's find you some custom loan options.

Reworked body to add clarity around what prequalification actually means and how it benefits clients. Instead of avoiding the term due to its complexity and confusion with similar terms like "preapproved" or "approved," I opted to lean in and define it using plain language (based on our content design principle of "we cut through complexity with transparency").

Like the H1, this body copy changes based on a client's input.

Fig 5: Mobile views of the redesigned welcome experience.