

# Flow State Design Principles

The Flow State Principles system reflects the patterns and components that underpin the StreamLoan product. These patterns and components provide a unified language and consistent look and feel when designing apps and products with the StreamLoan ecosystem.

## Design Principles

We constantly keep these principles in mind when we design for StreamLoan.



### Trustworthy

Be straightforward, transparent and authentic. At all times work with user's best interest in mind and build a sense of confidence in the app.

1. Value users documents.
2. Be transparent.
3. Imagery, iconography and copy should demonstrate security concerns.

Supporting Characteristics: Secure, Stable, Clarity, Authenticity, Structured.



### Streamlined

We cut out all the unnecessary fat of the mortgage process and our design should show that. As a result, our product moves as fast as possible.

1. Direct tone.
2. Hyper Organized.
3. Always moving forward.

Supporting Characteristics: Effortless, Fast, Swift, No extra weight.



### Light

Simple, clean and understandable. Respect user's needs and time, eliminate redundancy.

1. Respect white space.
2. Don't overwhelm the user with choices and visual elements.
3. Users glide through our app. Like a bird over water.

Supporting Characteristics: Clean, Modern, Smooth, Elegant, Minimal, Zen.



### Guiding

Clarify all steps. Provide useful tips that make user feel in control, but not coddled.

1. Break down the process into manageable steps.
2. Be two steps ahead of the user. Always let them know where they are going next.
3. Every task should seem easy and achievable.

Supporting Characteristics: Smart, Control, Knowing, Helper.



### Personal

Greet our visitors as though we know who they are and we're excited to help them realize their new, dream home.

1. Recognize their humanity - what makes them unique.
2. Treat them as a friend.
3. Empathize with the sensation of entering your new, dream home.

Supporting Characteristics: Empathetic, Friendly, Home, Neighborly .

# Voice & Tone

The design principles for voice and tone support the overall design principles: Trustworthiness, Streamlined, Efficiency, Light, Guiding and Personal.

## Creating a Global Voice

Global voice varies by content type. Errors, alerts, and help should be global-neutral so that users of any culture or background don't misinterpret instructions.

## Ensure Trust and Security

We are empathetic to user concerns about their information's security during the mortgage application process. Ease these concerns by being straightforward, transparent and authentic. At all times work with user's best interest in mind and build a sense of confidence in the app.

How to ensure trust:

- Be straightforward and clear about the tasks they are completing, who has access, and the purpose.
- Acknowledge concerns without making promises or declarations when it comes to data security and privacy (for legal reasons).
- When something goes wrong, explain and provide an easy way to find a solution.

## Be Guiding

Guide customers in a reassuring way so that they know where they are, how they got there, and where to go next. Users may feel anxious, overwhelmed, unsure. Help them feel inspired, successful, proud, confident.

How to lead the way:

- Keep it simple. Make content relevant to tasks (why are they currently using the app?)
- Never be vague. Tell users what they need to do next.
- Provide clues about the length of workflows, where they are in the flow, and the reward.
- Build confidence with empathy and encouragement.
- Make the call to action clearly visible over other content in the screen.
- If there is a problem, explain what happened (if helpful), why, and how to fix it.
- Provide extra guidance for newbies or new features. Let users know everything is OK.
- Make it easy to find help when needed.

## Be Personal

Greet our visitors as though we know who they are and we're excited to help them realize their new, dream home.

How to personalize user experience:

- Use active words, especially verbs; choose unexpected adjectives, nouns, and interjections for variety.
- Cheer customers to make them feel good, for example, after first-time tasks or completing difficult steps.
- Use universal, timeless experiences as scenarios. Avoid cultural references that might become dated.
- Acknowledge tiresome tasks.

## Sample Content

### Errors

Provide solutions as quickly as possible.

Example: "Looks like you forgot to enter your address."

### Alerts and Warnings

Provide valuable info with passive or active notifications. Ease any tensions and concerns.

Example: "You're 3/6 of the way done with Bank of America Loan Folder! Agent Sam is expecting all of your documents by Monday. Tap to view checklist."

### Confirmations

Make users feel successful and provide guidance to next steps when necessary.

Example: "Congrats, you've created a bundle for 324 Miller Avenue! Tap to go back to your properties screen."

### Info Messages

Provide context for the mortgage process.

Example: "Pro tip: Creating another bundle increases likelihood of approval! Tap to view other lenders."

### System Messages

Make users feel in the loop with communications about loading, maintenance, etc.

Example: "It will be just a minute as we sort through accounts for you."

### First Time Use

Make users feel guided, they've never been here before.

Example: "Hi, Neighbor. Before we get started, tell us a bit more about the property."

### Help

Anticipate questions and address needs for those points in the process.

Example: "What's a bundle? It is a checklist of documents your agent needs. Don't worry, we have it all laid out for you."

### Tooltips

Quick hints regarding special UI.

Example: "Tap the plus sign to create a property."

### Feedback

Engage the user.

Example: "We know, the mortgage process is a handful. If you have a moment to help us keep it streamlined, we'd love your feedback. Tap to take a 5-minute survey."

### Legal

Outline what exactly makes Streamloan secure; which data encryption software and privacy safeguards we have in place. Specificity = trust and comfort.

## Do's:

- **Active voice.** Use active voice. Avoid passive voice.
- **Write positively .** Use positive language rather than negative language.

## Don'ts:

- **Avoid slang and jargon.** Write in plain English.
- **Avoid making legal claims and promises.** Especially in terms of security.
- **Avoid making legal claims.** Especially in terms of security.

# Typography for iOS

## General

- Heading 1**  
Open Sans Bold, 32pt/48pt
- Heading 2**  
Open Sans Regular, 25pt/37.5pt
- Heading 3**  
Open Sans Regular, 20pt/30pt

- Body Text**  
Open Sans Regular, 16 pt/24pt  
Color: #1e1e1e (on light background), #ffffff (on dark background)
- Secondary Text**  
Open Sans Regular, 12 pt/18pt  
Color: #a9a9a9 (on light background), #ffffff (on dark background)

## Heading 1

### Heading 2

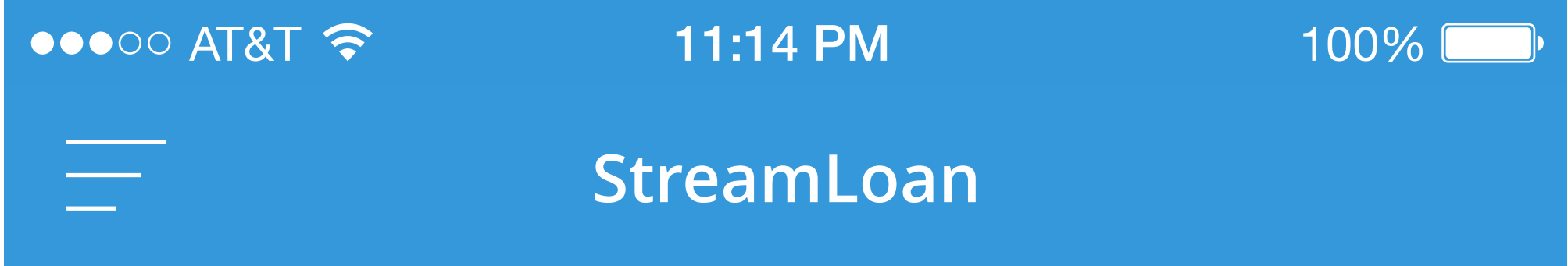
#### Heading 3

StreamLoan was founded in 2015 by Stephen Bulfer and Armando Gonzalez, to bring a simple experience to getting a mortgage (or loan). StreamLoan headquarters is located in San Francisco, CA.

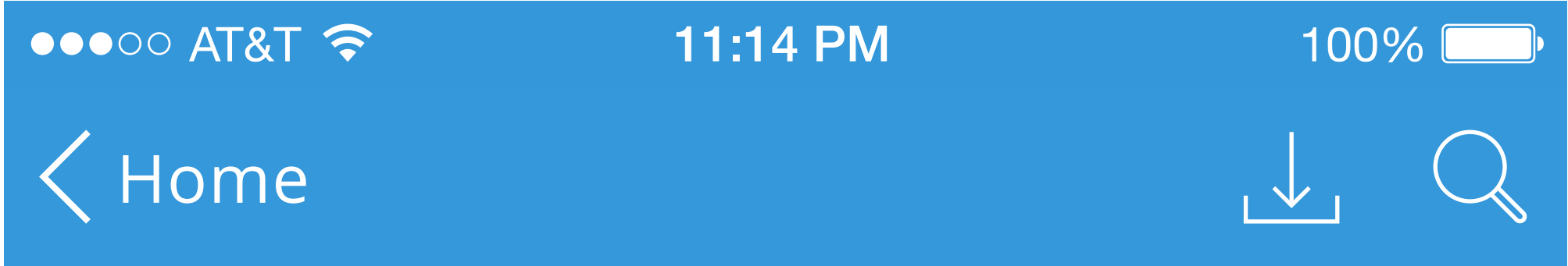
Editor, 30 days left

## Navigation Bar

- Nav Bar Titles**  
Open Sans Semibold, 16 pt/24pt  
Color: #ffffff

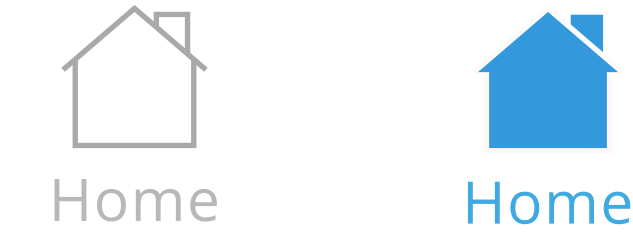


- Nav Bar Buttons**  
Open Sans Regular, 16 pt/24pt  
Color: #ffffff



## Tab Bar Buttons

- Tab Bar Buttons**  
Open Sans Regular, 11 pt/16.5pt  
Color: #1e1e1e (inactive state), #3498dd (active state)

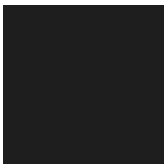


- Bundle Tab Bar Buttons**  
Open Sans Regular, 11 pt/16.5pt  
Color: #1e1e1e (inactive state), #4781b2 (active state)





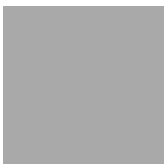
# Color



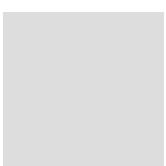
#1E1E1E  
Ex: Body text



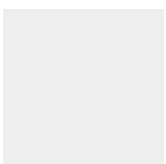
#656565  
Ex: Might be used for Heading 2, Heading 3



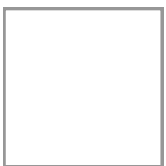
#A9A9A9  
Ex: Secondary text, inactive icons



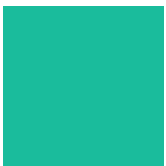
#DDDDDD  
Ex: Borders, lines



#EEEEEE  
Ex: App background



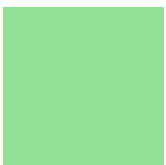
#FFFFFF  
Ex: Text on dark background



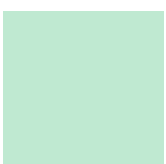
#1ABC9C  
Ex: Main CTA button - Active



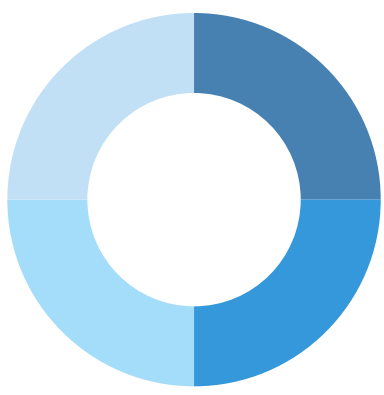
#29B564  
Ex: Main CTA button - Default



#91E199  
Ex: Bundle dashboard



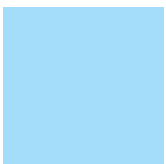
#BFE9D1  
Ex: Main CTA button - Disabled



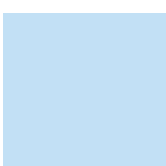
#4781B2  
Ex: Primary button - Active, bundle tab bar button - Selected



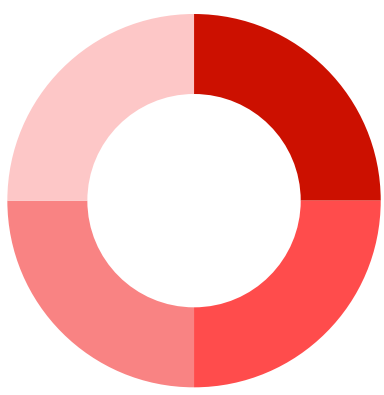
#3498DB  
Ex: Navigation bar, primaty button - Default, information icon



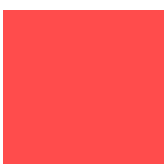
#A3DDFA  
Ex: Default avatar background



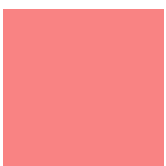
#3498DB  
Ex: Primaty button - Disabled



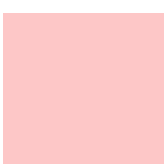
#CC1000  
Ex: Destructive button - Active, error message



#3498DB  
Ex: Destructive button - Default, forms - error state



#F98383  
Ex: Error state for sign up forms



#A3DDFA  
Ex: Destructive button - Disabled

# Navigation

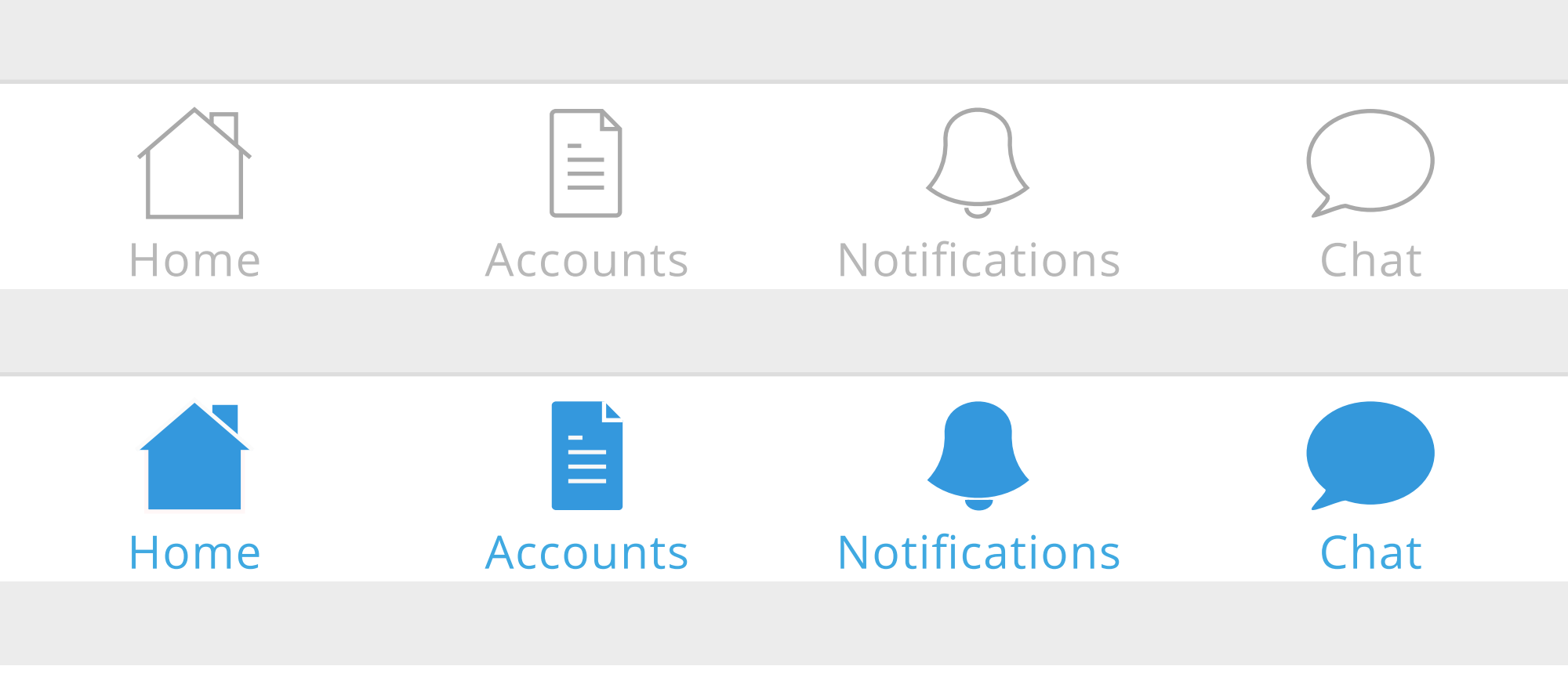
## Tab Bar

The bottom tab bar is persistent across all screens, except for in certain cases. It contains 4 peer components which the user can switch between regardless of their current location. It contains the following:

- 1) Home
- 2) Accounts
- 3) Notifications
- 4) Chat

Active icons are indicated by blue as shown below to indicate which part of the application the user is in. Grey indicates the inactive state.

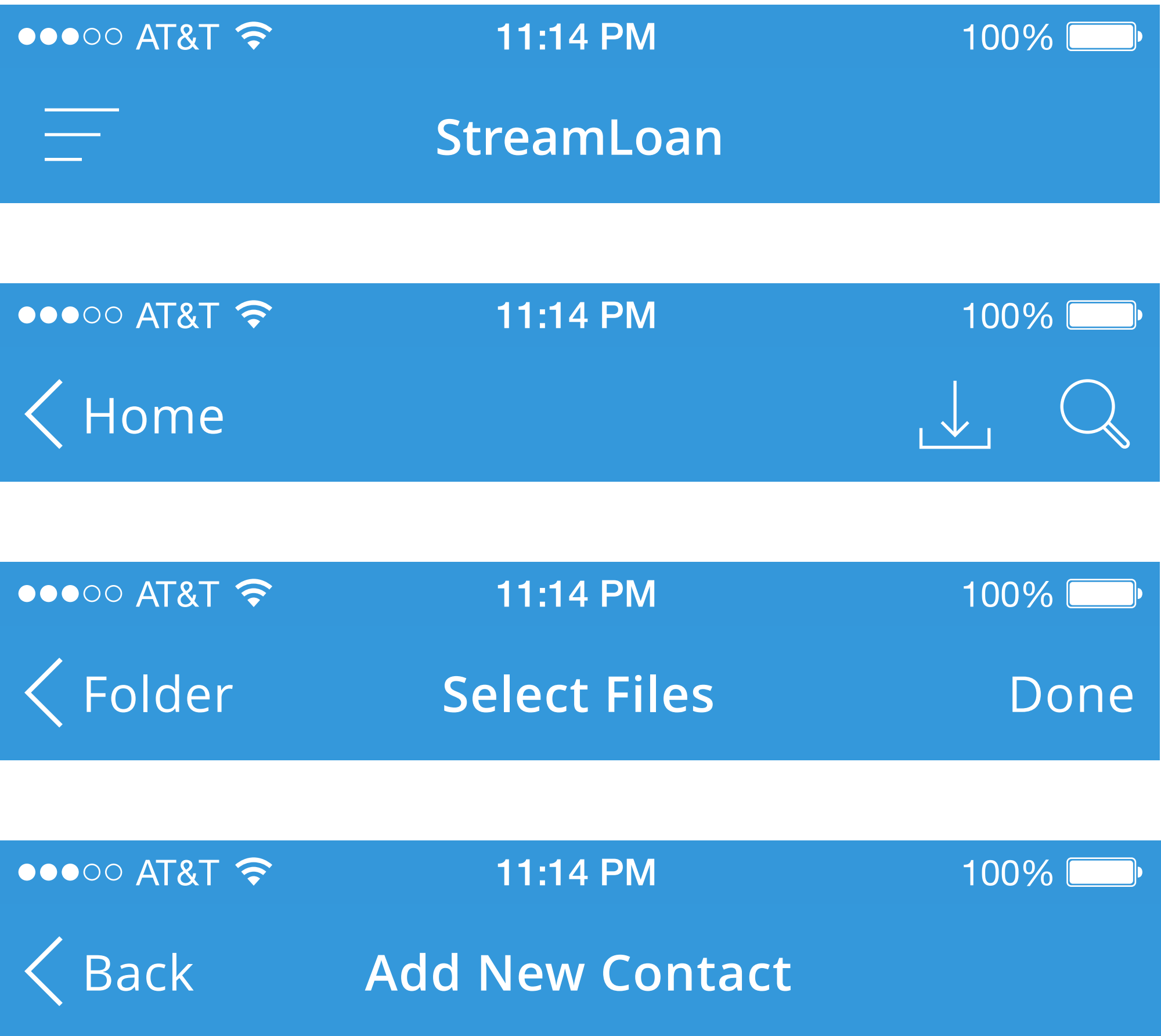
Tab bar dimensions: 375pt x 49pt  
Border (top): 1pt, #dddddd  
Inactive buttons: #a9a9a9  
Active buttons: #3498DB



## Navigation Bar

The navigation bar is always at the top of every screen to anchor the user within the Streamloan application. It may contain the screen title to tell the user their current location, left navigation button or hamburger menu, and up to two right navigation buttons.

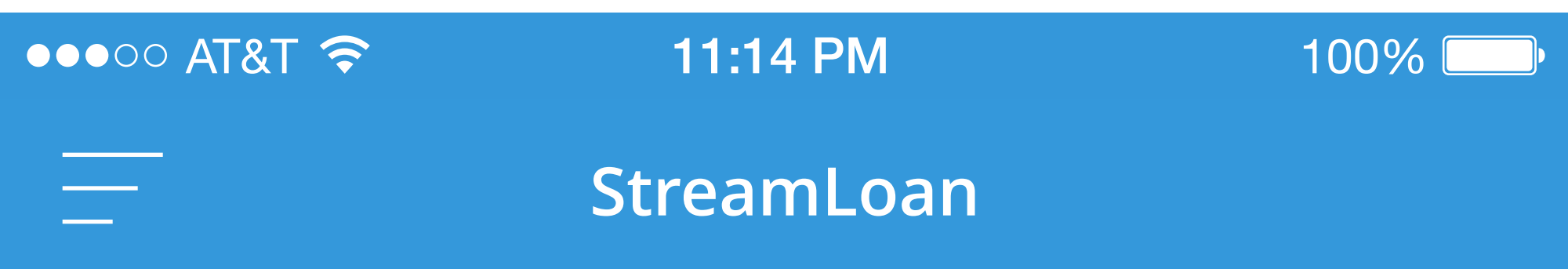
Navigation bar dimensions: 44pt x 375pt.  
Status bar dimensions: 20pt x 375pt.  
Color: #3498DB  
Nav Bar Title: Open Sans Semibold, 16pt, #ffffff.  
Nav Bar Button: Open Sans Regular, 16 pt, #ffffff.



## Hamburger Menu

Hamburger menu is located left of navigation bar on the Home, Accounts, Notification, and Chat main pages. It contains the following sections:

- 1) Settings
- 2) Profile
- 3) Contacts
- 4) Activity Feed
- 5) Contact Us
- 6) Glossary
- 7) Log Out



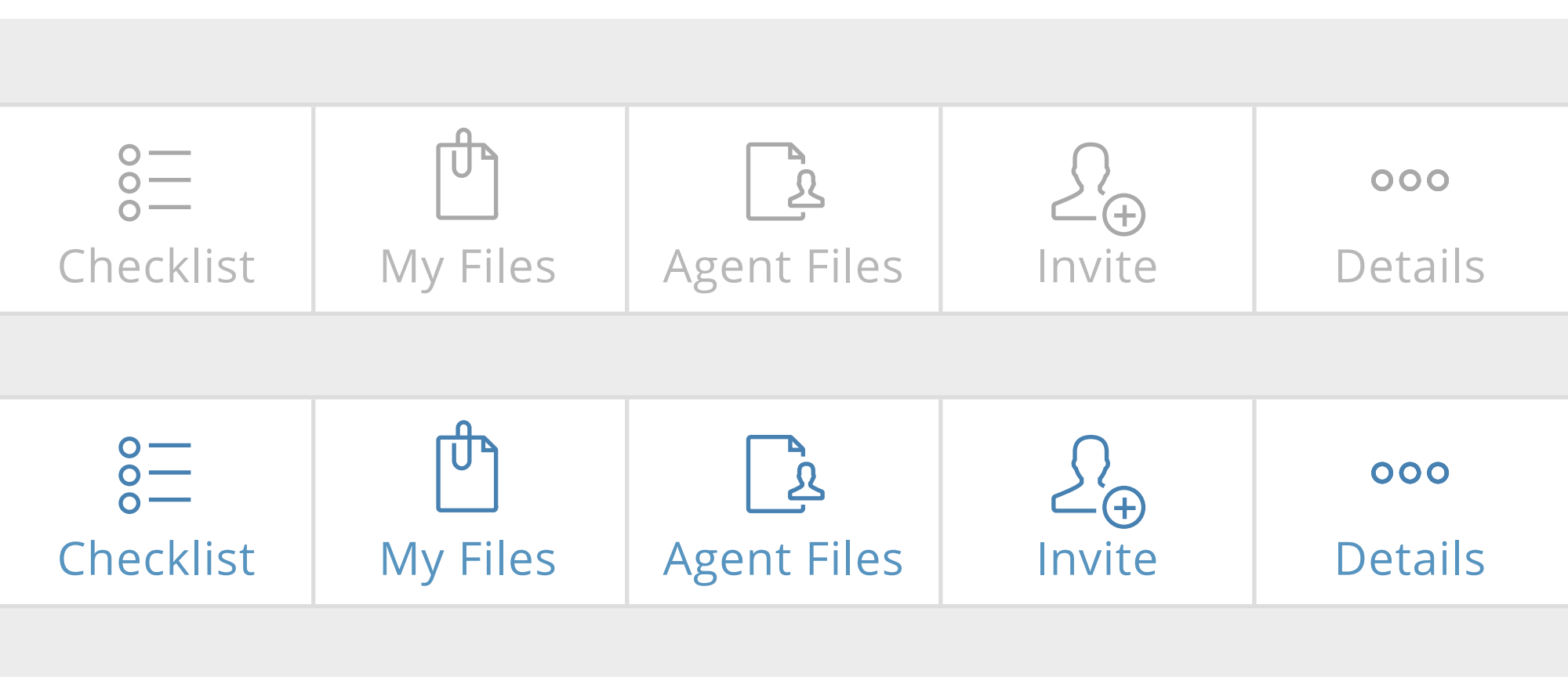
## Bundle Navigation

The bundles tab bar contains the following components:

- 1) Checklist
- 2) My Files
- 3) Agent Files
- 4) Invite
- 5) Details

Similar to the bottom tab bar, active icons are indicated by blue (as shown below) which part of the application the user is in. Grey indicates the inactive state.

Dimentions: 375pt x 50pt.  
Border: 1pt, #dddddd.  
Font: Open Sans Regular, 11pt.  
Inactive buttons: #a9a9a9.  
Active buttons: #4781B2.



In-App Forms

Forms that are used for in-application expreince only (exluding sign up process).

Dimentions: 345pt x 40pt.  
Border: 1pt, #dddddd.  
Radius: 5pt.  
Input Label: Open Sans Regular, 12pt, #1e1e1e.  
Placeholer Text: Open Sans Regular, 16pt, #a9a9a9.

Default State

User’s Input

Input Label (optional)

At least 6 characters

Placeholder Text

Successful State

User’s Input

✓

Error State

User’s Input

✗

Error State

Select

▼

Input Label

Select

▼

Input Label

Placeholder Text

Checkboxes, Radio Buttons

☒

You

☐

Agent

☒

Item 1

☐

Item 2

☒

Item 1

☐

Item 1

Search

Search

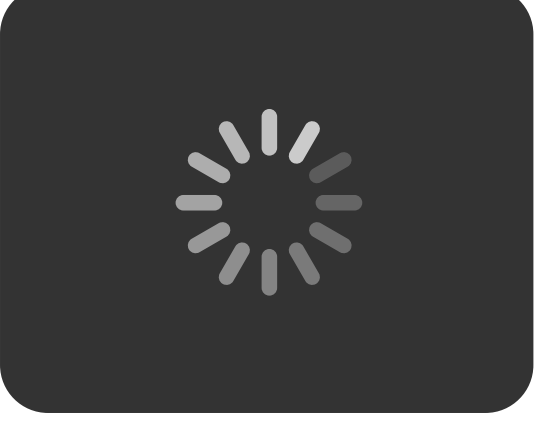
Picker

Done

Admin

Editor

Loading Indicator



Buttons

Main CTA, Primary, Secondary, Destructive button dimentions

Min: 115pt x 50pt  
Max: 345pt x 50pt  
Radius: 5pt  
Font: Open Sans Regular, 20pt

Main Call-To-Action Buttons

Main CTA buttons are green and the default green should be bright since they are meant to indicate a crucial action to be taken by the user. A maximum of one main CTA button may exist on a page.

- Use main CTA buttons when:
- the user needs to initiate a new task (example: Create Account);
  - the user needs to share something (example: Send Invitation, Share Bundle).

Button

**Disabled**  
Color: #BFE9D1  
Font: #a9a9a9

Button

**Default**  
Color: #29B564  
Font: #ffffff

Button

**Active**  
Color: #16A286  
Font: #ffffff

Primary Buttons

- Use primary button:
- when the user needs to submit a form or mark the completion of a task (examples: Save, Done);
  - to indicate the next step in multi-step process (examples: Next, Continue).

Button

**Disabled**  
Color: #C2E0F5  
Font: #a9a9a9

Button

**Default**  
Color: #3498DB  
Font: #ffffff

Button

**Active**  
Color: #4781B2  
Font: #ffffff

Secondary Buttons

Use secondary buttons when there is a an action accompanying the main call-to-action, primary, and destructive buttons (example: Cancel, Skip).

- Use **green** secondary button with main CTA button.  
Use **blue** secondary button with primary and destructive buttons.

Secondary button border: 1pt.  
Button backgound color: transparent.

Button

**Disabled**  
Border color: #BFE9D1  
Font: #a9a9a9

Button

**Default**  
Border color: #29B564  
Font: #29B564

Button

**Active**  
Border color: #16A286  
Font: #16A286

Button

**Disabled**  
Border color: #C2E0F5  
Font: #a9a9a9

Button

**Default**  
Border color: #3498DB  
Font: #3498DB

Button

**Active**  
Border color: #4781B2  
Font: #4781B2

Destructive Buttons

- Use destructive buttons when:
- the user needs to delete an item (example: Delete Bundle);
  - the user needs to limit the sharing of an account or bundle (example: Delete Access)

Button

**Disabled**  
Color: #FFC9C9  
Font: #a9a9a9

Button

**Default**  
Color: #FF4C4C  
Font: #ffffff

Button

**Active**  
Color: #CC1000  
Font: #ffffff

Add Buttons

- Use the add button instead of a primary button when:
- the user needs to add something (exapmle: Add Account, Add File);
  - the user needs to add or invite a new contact (exapmle: Add Person, Invite Person).

- Button dimensions:**
- total: 375pt x 60pt;
  - borders (top and bottom only): 1pt, #DDDDDD;
  - circle: 33pt, left and right paddings: 15pt.

**Disabled**  
Circle color: #BFE9D1  
Font: #a9a9a9

**Default**  
Circle color: #29B564  
Font: #1e1e1e

**Active**  
Circle color: #16A286  
Font: #1e1e1e

Button

Button

Button

Button



# Sign Up Forms and Buttons

## Sign Up Forms

Forms that are used for sign up expreince only.

- Dimentions: 311pt x 55pt.
- Border: 1pt, #DDDDDD.
- Radius: 5pt.
- Input Label: Open Sans Regular, 12pt, #1e1e1e.
- User's Input: Open Sans Regular, 16pt, #1e1e1e.

Default State

Active State

User's Input

**Active State**  
Border: 3pt, #91E199

Success State

User's Input

Error State

User's Input

**Error State**  
Border: 3pt, #F98383

Error Message

**Error Message**  
Background: #EEEEEE

Select

+1 (555) - 555 - 5555

## Buttons

Buttons that are used for sign up expreince only.

- Dimentions: 300pt x 60pt.
- Radius: 10pt.
- Font: Open Sans Regular, 24pt.

Button

**Disabled**  
Color: #29B564, opacity: 30%

Button

**Loading**  
Color: #29B564, opacity: 60%

Button

**Default**  
Color: #29B564

Button

**Active**  
Color: #16A286



Margins from left and right borders should be 15 POINTS (NOT PIXELS)

Vertical spacing might be 30pt or 60pt

Canva’s background might be #EEEEEE (like this one) for some screens. Grey helps to pop up some important information and elements, like this:



Button




**Chase Bank Checking**  
Account: Vicky Cannon  
Files: 4

An example on how forms and buttons might be used in context of layout. Don’t use CTA and Primary buttons simultaneously, this is just an example.

Input Label (optional)  
At least 6 characters

Placeholder Text

Input Label

Select

Button

Button

Button