



# 2008 SURVEY OF VETERAN SATISFACTION WITH THE VA HOME LOAN GUARANTY PROCESS

OMB Control Number: 2900-  
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The information you supply will be confidential and protected by the Privacy Act of 1974 (5 U.S.C. 522a) and the VA's confidentiality statute (38 U.S.C. 5701) as implemented by 38 CFR 1.526(a) and 38 CFR 1.576(b). Disclosure of information involves releases of statistical data and other non-identifying data for the improvement of services within the VA benefits processing system and for associated administrative purposes. If you have comments regarding this burden estimate or any aspects of this collection of information, call 1-800-827-1000 for mailing information on where to send your comments.

## MARKING INSTRUCTIONS

- Use pencil or pen. Make heavy dark marks that fill the circles completely. If you wish to change an answer, erase cleanly (pencil), or put an "X" over the incorrect response (pen).
- Fill in one answer circle for each question unless it tells you to "mark all that apply".
- When you are finished, please place the questionnaire in the enclosed postage-paid envelope and put it in the mail.

### Correct Mark



### Incorrect Marks



**INSTRUCTIONS TO RESPONDENTS:** If you have had more than one VA home loan in the past, please respond to this survey based on your most recent VA loan experience.

### Background

#### 1. When you closed on your VA home loan, were you:

- A veteran of the US Armed Forces?
- On Active Duty in the US Armed Forces?

#### 2. How did you first learn about the VA home loan guaranty program? (Mark only ONE.)

- Pre-discharge briefings (TAP/DTAP)
- VA pamphlet/brochure
- Lender
- Real Estate agent
- VA employee
- VA website
- Other website (non-VA)
- Friends or family
- Previous VA loan experience

#### 3. Looking back, how much of what you needed to know did you get from this source?

- All
- Most
- Some
- Little
- None

#### 4. How accurate was the information you received?

- Very accurate
- Somewhat accurate
- Neither accurate nor inaccurate
- Somewhat inaccurate
- Very inaccurate

#### 5. What is the best way for VA to communicate to you information about the home loan program? (Mark only ONE.)

- Phone
- Fax
- E-mail
- Website
- Letter

#### 6. At the beginning of the home buying/ refinancing process, how completely did you understand the maximum loan you could obtain through the VA program?

- Completely
- Mostly
- Somewhat
- Only a little
- Not at all



DO NOT WRITE IN THIS AREA

## Contacting the VA

7. During the home buying/refinancing process, what methods did you use to contact the VA? (Mark ALL that apply.)

- Phone
- Fax
- E-mail
- Walk-in visit
- Letter
- None

## Phone Contact

8. Did you contact the VA using the toll-free number?

- Yes
- No (SKIP to Q17)

9. Why did you call VA? (Mark ALL that apply.)

- Get information about VA's home loan guaranty program before applying
- Apply for Certificate of Eligibility (COE)
- Check on the status of your loan
- Check eligibility requirements
- Check on the status of your appraisal
- To verify information given by realtor or lender

10. How easy was it to get through to VA on the phone?

- Very easy
- Somewhat easy
- Neither easy nor difficult
- Somewhat difficult
- Very difficult

11. When you called the toll-free number, were you connected directly to a VA Regional Loan Center?

- Yes
- No
- Don't know

12. Which, if any, of the following VA Regional Loan Centers were you connected with?

- Atlanta, GA
- Cleveland, OH
- Denver, CO
- Honolulu, HI
- Houston, TX
- Manchester, NH
- Phoenix, AZ
- Roanoke, VA
- St. Paul, MN
- St. Petersburg, FL
- None, connected to VA Regional Office elsewhere
- Don't know

13. How responsive were the VA employees you spoke to on the phone?

- Very responsive
- Somewhat responsive
- Neither responsive nor unresponsive
- Somewhat unresponsive
- Very unresponsive

14. Did VA employees fully address all your questions, concerns, or complaints?

- Yes
- No
- Did not have any

15. In general, how much of what you NEEDED TO KNOW did you get from your telephone contact with the VA toll-free number?

- All
- Most
- Some
- Little
- None

16. Were you able to get information about your particular loan?

- Yes
- No

## E-Mail Contact

### 17. Did you use e-mail to contact VA?

- Yes
- No (SKIP to Q25)

### 18. Why did you e-mail VA? (Mark ALL that apply.)

- Get information about VA's home loan guaranty program before applying
- Apply for Certificate of Eligibility (COE)
- Check on the status of your loan
- Check eligibility requirements
- Check on the status of your appraisal
- To verify information given by realtor or lender

### 19. How convenient was it to correspond with VA using e-mail?

- Very convenient
- Somewhat convenient
- Neither convenient nor inconvenient
- Somewhat inconvenient
- Very inconvenient

### 20. Which, if any, of the following VA Regional Loan Centers were you connected with?

- Atlanta, GA
- Cleveland, OH
- Denver, CO
- Honolulu, HI
- Houston, TX
- Manchester, NH
- Phoenix, AZ
- Roanoke, VA
- St. Paul, MN
- St. Petersburg, FL
- None, connected to VA Regional Office elsewhere
- Don't know

### 21. How responsive were the VA employees to your e-mail correspondence?

- Very responsive
- Somewhat responsive
- Neither responsive nor unresponsive
- Somewhat unresponsive
- Very unresponsive

### 22. Did VA employees fully address all your questions, concerns, or complaints?

- Yes
- No
- Did not have any

### 23. In general, how much of what you NEEDED TO KNOW did you get from your e-mail contact with the VA?

- All
- Most
- Some
- Little
- None

### 24. Were you able to get information about your particular loan?

- Yes
- No

## Visiting a VA Regional Loan Center

### 25. Did you ever visit a VA Regional Loan Center during the home buying/refinancing process?

- Yes
- No (SKIP to Q32)

### 26. Which, if any, of the following VA Regional Loan Centers did you visit?

- Atlanta, GA
- Cleveland, OH
- Denver, CO
- Honolulu, HI
- Houston, TX
- Manchester, NH
- Phoenix, AZ
- Roanoke, VA
- St. Paul, MN
- St. Petersburg, FL
- None, connected to VA Regional Office elsewhere
- Don't know

### 27. Why did you visit a VA Regional Loan Center? (Mark ALL that apply.)

- Get information about VA's home loan guaranty program before applying
- Apply for Certificate of Eligibility (COE)
- Check on the status of your loan
- Check eligibility requirements
- Check on the status of your appraisal
- To verify information given by realtor or lender

28. How convenient was the location of the VA Regional Loan Center?

- Very convenient
- Somewhat convenient
- Neither convenient nor inconvenient
- Somewhat inconvenient
- Very inconvenient

29. How responsive were the VA employees when you visited the VA Regional Loan Center?

- Very responsive
- Somewhat responsive
- Neither responsive nor unresponsive
- Somewhat unresponsive
- Very unresponsive

30. Did VA employees fully address all your questions, concerns, or complaints?

- Yes
- No
- Did not have any

31. In general, how much of what you NEEDED TO KNOW did you get from your visit to the VA Regional Loan Center?

- All
- Most
- Some
- Little
- None

#### Certificate of Eligibility

32. How did you obtain your Certificate of Eligibility (COE) for Loan Guaranty Benefits? (Mark only ONE.)

- Obtained by lender
- Through the mail from VA
- Visit to a VA Regional Loan Center
- Did not need a Certificate of Eligibility (SKIP to Q36)
- Don't know

33. From the time you applied, how long did it take to get your Certificate of Eligibility (COE)?

- 1-6 business days
- 7-10 business days
- More than 10 business days
- Don't know

34. How REASONABLE was the amount of time it took to get your Certificate of Eligibility (COE)?

- Very reasonable
- Somewhat reasonable
- Neither reasonable nor unreasonable
- Somewhat unreasonable
- Very unreasonable

35. Did VA keep you informed of any delays or problems in obtaining your Certificate of Eligibility (COE)?

- Yes
- No
- Did not have any

#### Realtor

36. Did you use the services of a realtor when obtaining your home loan?

- Yes
- No (SKIP to Q42)

37. How would you rate your realtor's KNOWLEDGE about the VA home loan guaranty program?

- Excellent
- Very good
- Good
- Fair
- Poor

38. How responsive was your realtor regarding any INQUIRIES you had about your VA home loan?

- Very responsive
- Somewhat responsive
- Neither responsive nor unresponsive
- Somewhat unresponsive
- Very unresponsive
- Did not have any inquiries

39. Overall, how satisfied were you with your realtor regarding your use of the VA home loan guaranty program?

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

40. Did your realtor discourage the use of your VA home loan benefit?

- Yes
- No (SKIP to Q42)

41. How rigorously did your realtor discourage your use of the VA home loan benefit?

- Mild discouragement
- Moderate discouragement
- Strong discouragement
- Very strong discouragement

Lender

42. How would you rate your lender's KNOWLEDGE about the VA home loan guaranty program?

- Excellent
- Very good
- Good
- Fair
- Poor

43. How responsive was your lender regarding any INQUIRIES you had about your VA home loan?

- Very responsive
- Somewhat responsive
- Neither responsive nor unresponsive
- Somewhat unresponsive
- Very unresponsive
- Did not have any inquiries

44. How easy was it to get information about the VA home loan guaranty program from your lender?

- Very easy
- Somewhat easy
- Neither easy nor difficult
- Somewhat difficult
- Very difficult

45. Did your lender keep you informed of any delays or problems with your VA home loan?

- Yes
- No
- Did not have any

46. How long did it take for your VA home loan to get approved?

- Less than 2 weeks
- 2 weeks
- 3 weeks
- 4 weeks (1 month)
- 5 weeks
- 6 weeks
- 7 weeks
- 8 weeks (2 months)
- 9 weeks
- 10 weeks
- 11 weeks
- 12 weeks (3 months)
- More than 12 weeks
- Don't recall

47. How long do you think is REASONABLE for your VA home loan to get approved?

- Less than 2 weeks
- 2 weeks
- 3 weeks
- 4 weeks (1 month)
- 5 weeks
- 6 weeks
- 7 weeks
- 8 weeks (2 months)
- 9 weeks
- 10 weeks
- 11 weeks
- 12 weeks (3 months)
- More than 12 weeks
- No opinion

48. Overall, how satisfied were you with your lender?

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

Please continue on the next page. 

## Appraisal

49. Did you have an appraisal done to either buy or refinance your home?

- Yes
- No (SKIP to Q65)

50. Did you have contact (in-person, telephone, or e-mail) with an appraiser?

- Yes
- No (SKIP to Q55)

51. What type of contact did you, or a member of your family, have with the appraiser? (Mark ALL that apply.)

- Met in person
- Telephone
- E-mail

52. Did you have any problems with the appraiser?

- Yes
- No (SKIP to Q54)

53. What specific problems did you have with the appraiser? (Mark ALL that apply.)

- Appraiser was not punctual
- Appraiser was discourteous
- Appraiser was unresponsive (didn't return calls or e-mail)
- Appraiser's appearance was unprofessional
- Appraiser lacked proper identification
- Appraiser lacked overall professionalism

54. Overall, how satisfied were you with the appraiser?

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

55. Did you have any problems during the appraisal process?

- Yes
- No (SKIP to Q57)

56. What specific problems did you have with the appraisal process? (Mark ALL that apply.)

- Difficult to set up appraisal
- Review of property was not thorough
- Final document or report contained errors
- Appraisal report was not completed in a timely manner

57. Overall, how satisfied are you with the appraisal process?

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

58. Did you receive a Notice of Value document from your lender, showing the value estimate and other information about the property?

- Yes
- No (SKIP to Q65)

59. Relative to the closing date, when did you receive a Notice of Value document? (Mark only ONE.)

- Same day as loan closing
- 1-4 days prior to closing
- 5-10 days prior to closing
- More than 10 days prior to closing
- Received after closing
- Never received
- Don't remember

60. Relative to the closing date, when would you HAVE LIKED to have received a Notice of Value document? (Mark only ONE.)

- Same day as loan closing
- 1-4 days prior to closing
- 5-10 days prior to closing
- More than 10 days prior to closing

61. Did you receive a copy of the actual appraisal?

- Yes
- No



**62. Relative to the closing date, when did you receive a copy of the appraisal?**

*(Mark only ONE.)*

- Same day as loan closing
- 1-4 days prior to closing
- 5-10 days prior to closing
- More than 10 days prior to closing
- Received after closing
- Never received
- Don't remember

**63. Relative to the closing date, when would you HAVE LIKED to have received a copy of the appraisal?** *(Mark only ONE.)*

- Same day as loan closing
- 1-4 days prior to closing
- 5-10 days prior to closing
- More than 10 days prior to closing

**64. How satisfied were you with the quality of your appraisal?**

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

### Overall Impressions

**65. Overall, how would you rate your current knowledge of the VA home loan guaranty program?**

- Excellent
- Very good
- Good
- Fair
- Poor

**66. What is the MOST IMPORTANT REASON you chose to get a VA home loan?**

*(Mark only ONE.)*

- The VA Loan Program is offered only to U.S. veterans
- No down payment required
- Convenience
- No mortgage insurance
- Loan more likely to be approved
- VA's assistance to avoid foreclosure
- Previous experience with the VA loan program

**67. Did you consider another type of home loan?**

- Yes
- No *(SKIP to Q69)*

**68. What other types of home loans did you consider?**

- Conventional
- Federal Housing Administration (FHA)
- Other *(please respond below)*

**69. Overall, how satisfied are you with the process of obtaining a VA home loan?**

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

**70. How many times have you used the VA home loan program?**

- This was my first time *(SKIP to Q72)*
- Twice
- Three times
- More than three times

**71. How does your most recent experience with the program compare to your previous experience(s)?**

- Much improved
- Improved
- The same
- Worse
- Much worse

**72. Was this your first home loan?**

- Yes *(SKIP to Q75)*
- No

**73. Have you ever obtained either a conventional or an FHA home loan?**

- Yes
- No *(SKIP to Q75)*

*Please continue on the next page.*



74. How would you rate your most recent experience with VA, in comparison to your conventional or FHA loan?

- Much better
- Better
- About the same
- Worse
- Much worse

75. If you had not received a VA guaranteed home loan, would you have been able to purchase your home at this time?

- No, I would not have been able to purchase this home now
- Yes, I would have been able to purchase this home now
- Don't know whether I would have been able to purchase this home without a VA guaranteed loan

76. Would you recommend the VA home loan guaranty program to other veterans?

- Yes
- No

Please explain:

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77. Do you have additional comments concerning how VA could improve service related to the home loan guaranty program?

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**Thank you for taking the time to complete this survey. Your answers are very important to us. Please return your questionnaire in the postage-paid envelope.**



DO NOT WRITE IN THIS AREA