

**Lender/Broker Participant Recruitment Telephone Script**

1. Hello, my name is **[first and last name]**. May I speak to **[name]**?  
If someone other than Respondent (R) asks why you are calling, say: I'm calling regarding an important study about mortgage loans and disclosures.

(Check one answer)

- No one by that name at this number or not home or busy.
- Speaking to R:R comes to the phone → Go to question 3

2. Confirm you have dialed correctly. If no one there by that name, ask if respondent was ever at this number (do they have his/her new number)? If not home or busy, leave a message.

If no new number is given, finalize as not located.

3. Hello, my name is **[your name]** and I'm calling from **[marketing company's name]** for the Kleimann Communication Group. The Kleimann Communication Group, along with the Consumer Financial Protection Bureau (the CFPB), in Washington, DC, is conducting a study of how to improve mortgage loan disclosures. These questions have been approved by the Office of Management and Budget and have been assigned **OMB Control Number XXXX-XXXX**.

As part of that study, we are talking with consumers and with mortgage lenders and brokers, We have chosen you to participate in an interview being held during the week of \_\_\_\_\_, 2011. In this interview, we will ask you to perform a series of tasks and give your opinions about the disclosures your customers receive when they apply for a loan to purchase or refinance a house.

4. We will pay you **[\$100 for lenders/brokers and \$125 for floaters]** at the end of the interview for your participation. Do you have a few minutes to answer some pre-qualifying questions? (if "No," what would be a convenient time to call back?)

Include if necessary: (We are not selling anything, we are looking to recruit people to help out with a nationwide study CFPB is conducting. Everything you say will be kept confidential to the extent permitted by law, and your identity or other identifying information is not given to CFPB.)

If needed: The exact location of the interview is

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(Check One Answer)

- Yes
- No → Call back time \_\_\_\_\_
- Refuse → Terminate. Thank respondent.

5. Are you a mortgage loan broker, lender, or loan originator? (need 1 broker and 1 community lender)

- Yes (ask which one) \_\_\_\_\_ (If lender ask Question 6, if broker, skip to 7)
- No → Terminate. I am sorry, but you do not fit the background we need for participation in this particular study. Thank you for talking with us.

6. If a lender, do you work at a community bank or credit union? (Need minimum of 3)

- Yes
- No

7. Have you been in business for more than 4 years? (All must have been in business for at least 4 years)

- Yes
- No → Terminate. I am sorry, but you do not fit the background we need for participation in this particular study. Thank you for talking with us.

8. Do you serve mostly minority populations? (Need at least 1)

- Yes, what population is that? \_\_\_\_\_
- No

9. Do you primarily read and speak English at home?

- Yes → Go to Question 13
- No → Terminate. I am sorry, but you do not fit the background we need for participation in this particular study. Thank you for talking with us.

10. What is your gender?

- Male
- Female

11. Are you married?

- Yes
- No

12. Are you of Hispanic or Latino origin (ethnicity):

- No, not of Hispanic or Latino origin
- Yes, Hispanic or Latino origin
  - Cuban
  - Mexican
  - Puerto Rican
  - South or Central American
  - Another Hispanic or Latino Origin

13. What is your race? Please select one or more:

- White
- Black or African American
- Asian
- Native Hawaiian or other Pacific Islander
- American Indian or Alaska Native

14. What is your current age?

- 18-30
- 31-45
- 46-60
- Older than 60

15. What is the highest level of education you have completed?

- Less than high school, high school or GED
- Some college or a 2-year college program
- College graduate
- Additional education

16. What is your current household income?

- Less than \$35k
- \$35,001-70,000
- \$70,001-125,000
- Over \$125,000

I will now give you the interview times that we have available. The interviews will take no longer than 90 minutes unless you are a floater (up to 180 minutes). (Calendar to be updated before each call.) **[Revise this calendar as necessary.]**

Day and Date					

- No, can't make those times → thank for time, end of interview
- Refuse → thank Respondent for time, end of interview

I will send you a letter confirming the time and date of the interview, and giving you the exact location of the interview. The letter will include a number for you to call if you have any questions. In order to send you the letter, I need to have your current address.

If marketing group does not have address listed, ask Respondent to give a current address and list below.

If marketing group has address listed, ask if it is still correct:

(Check One Answer)

- Yes, address is correct → continue
- No, address is not correct → make corrections below, then continue.

Address: \_\_\_\_\_

City/state/zip: \_\_\_\_\_

And to make sure I send it to the right person, can I check the spelling of your name? (Verify name is correct as listed, make any changes below.)

(Check One Answer)

- Yes, name is correct → continue
- No, name is not correct → make corrections below, then continue

R's correct name: \_\_\_\_\_

We will need to call you the day before the interview to remind you about the appointment. Is it OK to call you at this number?

*(Check one answer)*

- Yes, ok to call this number → continue
- No, call different number → record number below

Number to call to remind R: \_\_\_\_\_

**Thank you for your help. I'm glad you can come to the interview.  
Please watch for a reminder letter from (marketing company's name).**