

## Consumer 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 → Go to question 2
- R not home or busy → Go to question 2
- 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 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 1505-0233.

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 you opinions about the disclosures you receive when you apply for a loan to purchase or refinance a house. It is **important that you know that we will be audio-taping your interview so that we can be sure to collect what you say accurately.**

4. We will pay you [**\$75 for individuals or \$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 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?

- Yes → Consider screening them with the broker/lender recruitment script. Otherwise, terminate.
- No

6. Are you a realtor, appraiser, title insurer, or real estate lawyer, or do you work in an office that deals with the real estate transactions?

- Yes → Terminate. I am sorry, but this study is focused on people who are less familiar with the real estate industry. Thank you for talking with us.
- No

7. Would you be the person who would make the decision about choosing a mortgage or refinancing a current mortgage?

- Yes, I participate in the decision-making
- No→ Terminate. I am sorry, but the focus of our study requires us to get information from a person who is involved in making financial decisions. Thank you talking with us.

8. Have you bought a home or refinanced a mortgage in the past 5 years? (Need 4 for English, 3 for Spanish, 1 with delinquency or modification experience)

- Yes, bought
- Yes, refinanced
- No→ Skip to Question 9

9. Have you experienced a delinquency (prefer foreclosure or loan modification, will settle for short sale if can't find) within the past 5 years? (Need 1)

- Yes
- No

10. Do you plan to buy a home or refinance a mortgage in the next year? (Need 3 for English, 2 for Spanish, 1 with no experience buying but intending to buy in next year)

- Yes
- No → Terminate. I am sorry, but for this study we need to talk to potential mortgage loan applicants. Thank you for talking with us.

11. Have you owned a home in the past? (Need 1 with no experience buying but intending to buy in next year?)

- Yes
- No

12. Do you primarily read and speak English (Spanish) 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.

13. What is your gender?

- Male
- Female

14. Are you married?

- Yes
- No

15. Are you of Hispanic or Latino origin (ethnicity) (Need a mix):

- 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

16. What is your race? Please select one or more (Need a mix):

- White
- Black or African American
- Asian

- Native Hawaiian or other Pacific Islander
- American Indian or Alaska Native

17. What is your current age (Need a mix)?

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

18. What is the highest level of education you have completed (Need a mix)?

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

19. What is your current household income? Household income refers to the total amount of money everyone in your household together brings in each year before taxes. Would you say it is (Need a mix):

- 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 Respondent 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 Respondent 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

Respondent'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 Respondent: \_\_\_\_\_

**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).**

OMB No. 1505-0233

### 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, 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 1505-0233.

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. We will be audio-taping your interview so that we can be sure to collect what you say accurately.

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 for this study we need participants involved in mortgage lending. 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 the mortgage business for more than 4 years? (All must have been in business for at least 4 years)

- Yes
- No → Terminate. I am sorry, but for this study we need to talk with people who were in the mortgage business before 2007. 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 we are focusing on participants who primarily communicate in English 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
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15. What is the highest level of education you have completed?

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- College graduate
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16. What is your current household income?

- Less than \$35k
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Day and Date					

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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).**

## Acknowledgement Letter to Participants

[Date]

Dear [participant]:

Thank you for agreeing to participate in the mortgage loan disclosure research being conducted by Kleimann Communication Group for the Consumer Financial Protection Bureau (CFPB). Below are the date, time, and location that we have reserved for you. We are also attaching directions for you.

[Date, time, and location here]

If you cannot keep this appointment, please call us at [local number here]. For this study to be successful, we need a certain number of confirmed participants, so if your plans change, it is vitally important that you contact us to let us know you can no longer participate.

If you wear glasses or a hearing aid, please make sure you bring those as the study requires looking at a document and answering questions about the document.

We look forward to meeting you and hearing your valuable insights for this important research.

Sincerely,

## Participant Reminder Telephone Script

1. Hello, my name is **[first and last name]**. May I speak to **[name from confirmed participant list]**?

Speaking to R:R comes to the phone → skip to question 3A

If someone other than R asks why you are calling, say: I'm calling regarding an important study of mortgage loan disclosures that **[name from confirmed participant list]** is participating in. Is **[confirmed participant]** in?

2. If no, ask, may I leave a message for him or her? Go to question 3B
3. A. My name is **[first and last name]** and I'm calling from **[marketing company's name]** for the Kleimann Communication Group to confirm your participation on **[date and time]** for the mortgage loan disclosure study. Will you still be able to make it?

B. If leaving a message say, will you please give **[name of confirmed participant]** this message and have them call me at **[telephone number]** to confirm that they will be able to make it on \_\_\_\_ at \_\_\_\_.

Also, if you [or name of confirmed participant] wear(s) glasses or a hearing aid, please make sure you [or he or she] bring[s] those as the study requires looking at a document and answering questions about the document.

Thank R or person taking message.