

**Participant Screener for Mortgage Servicing Interviews**  
**Location (TBD)**  
**Dates (TBD)**

**General Information and Recruiting Specifications**

- *Twelve Scheduled In-Depth Interviews*
    - Interviews will be held during slots scheduled for 9:30 a.m., 10:45 a.m., 12:00 p.m., 2:00 p.m., and 3:15 p.m. and 4:30 p.m. each day
    - Length of interview: 60 minutes
    - Participant stipend: \$65
    - Twelve interview slots have been scheduled to ensure at least 10 interviews occur.
  - **RECRUITERS:** Ask all interview participants to bring their reading glasses, if necessary, because they will be asked to read several sample mortgage documents as part of the interview.
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**Recruiting Script**

Hello, my name is **[first and last name]**. May I speak to **[candidate]**?

*If someone other than Respondent asks why you are calling, say:* I'm calling regarding an important US government study about mortgage loans and disclosures.

*Say to Respondent:* I am calling from **[marketing company's name]** for ICF International. ICF International is working with a US government agency, the Consumer Financial Protection Bureau to conduct a study to learn about consumers' opinions regarding the effectiveness and helpfulness of information they receive about their mortgage from their mortgage company.

We are working to find people to participate in an interview being held during the week of \_\_\_\_, 2012. If you are selected and agree to participate in this interview, we will ask you to review some sample mortgage disclosure forms, perform a series of tasks with respect to those forms, and give your opinion about how helpful those forms are. These interviews are being held so that the government can learn more about how borrowers understand information regarding their mortgages and can receive information that assists borrowers in making decisions with respect to their mortgages. There will be no forms or information relating to your own mortgage (or anyone else's); the forms are generic. It is important that you know that we will be audio- and videotaping your interview so that we can be sure to collect what you say accurately. However, your name will not appear in any reports. Also, just so you are not surprised, we want to emphasize that this will be a one-on-one interview, not a focus group. Also, just so you are not surprised, staff from the CFPB and ICF International will observe your interview from another room.

We will pay participants \$65 at the end of the interview for their help. Do you have a few minutes to answer some pre-qualifying questions? (*If not, What would be a convenient time to call back?*). Please

know that these questions have been approved by the US government Office of Management and Budget and have been assigned OMB Control Number 3170-XXXX.

*If necessary:* We are not selling anything, we are only looking to find people to participate in a study that the CFPB is conducting. Everything you say will be kept private except where required by law. Further, your personal information will not be given to CFPB.

Q1: Do you currently own a home that you live in?

- Yes → Continue
- No → *Thank respondent politely and end call.*

Q2: Do you currently have a mortgage on this property?

- Yes → Continue
- No → *Thank respondent politely and end call.*

Q3: Are you the person in your household who is responsible for making decisions related to this mortgage?

- Yes → *Continue*
- Yes, in cooperation with my [spouse, partner, etc.] → *Continue*
- No → *Thank respondent politely and end call.*

Q4: Do you work or have you ever worked for a bank or other financial institution, in the real estate industry, or the mortgage industry?

- Yes → *Thank respondent politely and end call.*
- No → *Continue*

Q5: Have you participated in any other interviews or focus groups in the past 6 months?

- Yes → *Thank respondent politely and end call.*
- No → *Continue*

Q6: ARTICULATION QUESTION: In a few sentences, could you describe the process through which you found your current mortgage lender?

- If respondent gives a thoughtful, articulate answer → **Respondent qualifies**
- If respondent does not give a thoughtful, articulate answer → *Thank respondent politely and end call.*

Screening Criteria	Recruiting Quotas
<p>Q7: In the past two years, have you ever had difficulty coming up with the money for a mortgage payment?</p> <p>a) Yes b) No</p> <p>Q7a): Are you currently involved in any stage of a foreclosure process?</p> <p>a) Yes b) No</p>	<ul style="list-style-type: none"> <li>• At least 7 recruits should answer “Yes” to Q7.</li> <li>• No more than 2 recruits should answer “Yes” to Q7a.</li> </ul>
<p>Q8: Some mortgages have an adjustable interest rate—that is, an interest rate that can change over time. Does your mortgage have a rate that is adjustable or will become adjustable in the future?</p> <p>a) Yes → <i>Skip to Q9</i> b) No c) I don’t know</p> <p>Q8b) <i>Ask only if Q8=(b) or (c):</i> Have you <u>ever</u> had a mortgage with an adjustable interest rate?</p> <p>a) Yes b) No c) I don’t know</p>	<ul style="list-style-type: none"> <li>• At least 7 recruits should answer (a) to <u>either</u> Q8 or Q8b</li> <li>• At least 4 recruits should answer either (b) or (c) for <u>both</u> Q8 and Q8b</li> </ul>
<p>Q9: What is your age?</p> <p>a) 18 to 35 b) 36 to 50 c) 51 or above</p>	<ul style="list-style-type: none"> <li>• At least 2 recruits should answer (a)</li> <li>• At least 4 recruits should answer (b)</li> <li>• At least 4 recruits should answer (c)</li> </ul>
<p>Q10a: Are you of Hispanic or Latino origin (ethnicity):</p> <p>a) No, Not of Hispanic or Latino origin b) Yes, Hispanic or Latino origin</p>	<ul style="list-style-type: none"> <li>• At least 5 recruits should respond either (b) to Q10a or (b), (c), (d), or (e) to Q10b (<i>Respondents who choose more than one category should be counted as (b) to Q10a or (b), (c), (d), or (e) Q10b</i>)</li> </ul>
<p>Q10b: What is your race? Please select one or more.</p> <p>a) White b) Black or African-American c) Asian d) Native Hawaiian or other Pacific Islander e) American Indian or Alaska Native</p>	
<p>Q11: What is the highest level that you reached in school?</p> <p>a) High school degree or less b) Some college work c) College graduate</p>	<ul style="list-style-type: none"> <li>• At least 3 recruits should respond (a)</li> <li>• At least 4 recruits should respond (b)</li> </ul>

Screening Criteria	Recruiting Quotas
Q12: <i>Gender</i>	• At least 5 recruits of each gender

*If participant qualifies:* Based on your responses, we would like to invite you to participate in an interview, which will be held at **[facility name and address]**. The interview will last about 60 minutes. We will be showing you some sample documents for you to refer to, so if you use reading glasses please be sure that you bring them. We will provide you with a \$65 stipend for participating in the interview.