

From (email): //LENDERMortgageSurvey@icfsurveysupport.com

From (sender): //CUSTOMIZED TO LENDER

Subject: Help //LENDER NAME Transform the Mortgage Closing Process

Message:

[INSERT CENTERED CFPB LOGO/LENDER LOGO]

Dear <SALUTATION>,

**The Consumer Financial Protection Bureau (CFPB) and //LENDER NAME are asking for your help to improve the mortgage closing process for consumers.** The CFPB is a Federal agency whose role is to protect consumers and to ensure that financial products and services work for everyone. As part of their work, the CFPB is hoping to improve the mortgage closing process for consumers. They would like to hear about your experience, as it will help them work with mortgage professionals to transform the mortgage closing process into one that increases consumer understanding, reduces surprises at the closing table, and creates a more empowered consumer.

In collaboration with an independent research firm, ICF International, the CFPB and //LENDER NAME are conducting a survey of a select number of recent mortgage borrowers. We would like you to participate in this survey! It should only take 15 minutes to complete and will ask questions about your recent mortgage transaction. You may have been told about this survey at your recent mortgage loan closing. **For participating in our survey, you will receive a \$10 electronic gift code to help purchase an item for your new home!**

Your participation is completely voluntary. You can choose not to participate, or not to answer any particular question. All responses will remain private except where required by law. What you tell us will not be reported in any way that will allow anyone to identify you or link your name with your answers. The survey has been reviewed and approved by the U.S. Office of Management and Budget. The OMB control number is: 3170-0022, which expires on 11/30/2015.

**To take the survey, please go to: <WEBLINK>.**

**Please complete this survey by <DUE DATE>.**

Thank you very much for your help with this important study. Your contribution will help us improve the mortgage closing experience for homeowners in America. If you have any questions about this project, please contact: Noerena Limon at 202-435-7110 or Noerena.Limon@cfpb.gov. For technical assistance, please contact: <ICF CONTACT INFO>.

Sincerely,

<CFPB SIGNATURE>

<LENDER SIGNATURE>

<CFPB SIGNATURE BLOCK>

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DRAFT for OMB Review