

[Printed on letterhead of the appropriate lender]

<DATE>
<FULLNAME>
<ADDRESS>
<CITY>, <ST> <ZIP>

Dear <FULL NAME OR SALUTATION>,

We are asking for your help with an important study. //LENDER NAME is partnering with the Consumer Financial Protection Bureau (CFPB), a government agency established by Congress to protect consumers and to ensure that financial products and services work for everyone. As part of its work with mortgages 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.

An independent research firm, ICF International, is assisting //LENDER NAME and the CFPB with this study. In the coming weeks, ICF will contact you and ask you to complete a survey about the mortgage transaction you just completed. This study can only be successful with the generous help of people like you. **For participating in our survey, you will receive a \$10 electronic gift code to help purchase an item for your new home!**

Your participation in this study is voluntary, but we hope that you will take 15 minutes of your time to help us with this important research. 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 [DATE]. If you have any questions regarding this survey, please contact Noerena Limon at 202-435-7110 or Noerena.Limon@cfpb.gov. Most of all, we hope that you enjoy the opportunity to voice your thoughts and opinions.

Sincerely,

<CFPB SIGNATURE >

<LENDER SIGNATURE >

<CFPB SIGNATURE BLOCK>

<LENDER SIGNATURE BLOCK>